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Correlates of Job Satisfaction Among Bank Employees in Nigeria

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This is to certify that the doctoral study by

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Abstract

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Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

Job dissatisfaction among bank employees may adversely influence the financial performance of banks due to employee turnover, decreased productivity, poor service quality, decreased customer satisfaction, and negative employee attitudes in the workplace. The purpose of this correlational study was to examine how work on the present job, pay, opportunities for promotion, supervision, and coworker relationships predict job satisfaction among bank employees in Nigeria. The population of the study was 167 bank employees in 3 commercial banks in Nigeria. The 2-factor theory (TFT) served as the theoretical foundation in this study. Data collection was through a survey instrument called the job descriptive index. The results of the multiple linear regression analysis showed that the regression model significantly predicted job satisfaction, F (5, 95) = 10.806, $p < .05$, $R^2 = .363$. Both supervision and coworker relationships were statistically significant predictors of job satisfaction among bank employees in Nigeria, while there were no statistically significant relationships between the predictors–work on the present job, pay, and opportunities for promotion, and the dependent variable, job satisfaction. The implications of this study for positive social change include the potential to provide senior bank executives with an understanding of factors that relate to job satisfaction among bank employees, including creating a desirable work environment, improving the quality of supervision in the organization, increasing job satisfaction, and making the organization more desirable for employees.

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Dedication

I dedicate this doctoral study to God Almighty, who is the source of my strength and to whom I owe everything in life. I would never have made it through this journey without the grace, mercy, and the favor of God. In addition to all God has done for me, He has blessed me with a wonderful family who sacrificed their time, attention, and encouraged me to attain this goal.

I am dedicating this dissertation to my late parents Clement and Gladys Orumwense. They gave me the right foundation in life, sacrificing so much to make sure I had a good education. I wish they were around to see me achieve their life-long dream of becoming a doctor, but I know they are happy for this dream come true.

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Section 1: Foundation of the Study

Job satisfaction and motivation of employees are important factors for creating value and achieving effectiveness in organizations (Tinuoye, Omeluzor, & Akpojotor, 2016). Adigwe and Oriola (2015) averred that the level of commitment of employees depends on how satisfied they are on the job. A major challenge facing business leaders, especially in the banking industry, is keeping employees satisfied (Cooke & Bartram, 2015). Dissatisfied employees may negatively impact organizational effectiveness, resulting in an increase in turnover rate (Adigwe & Oriola, 2015). Employee turnover is a complex business problem that requires business leaders' involvement; losing well-trained workers has a negative effect on profitability, productivity, and organizational sustainability (Jehanzeb, Hamid, & Rasheed, 2015). Employee job satisfaction is important to avoid losing experienced personnel, improve productivity, and ensure organizational continuity.

Managing employee turnover is critical in the banking industry because banks experience a higher turnover rate than workplaces in other sectors (Osakwe, 2014). Oyeniyi, Afolabi, and Olayanju (2014) found that employee turnover in the banking industry resulted in an increase of 9% of the operating budget. Alkahtani (2015) indicated that employee turnover also has an adverse effect on the business's profitability. The total cost associated with replacing an employee averages 10 times the cost of retaining an existing employee (Nagabhaskar, 2014; Wang, Wang, Xu, & Ji, 2014). Additionally, researchers conducted a study on employee turnover and found that bank managers continue to struggle in retaining top performers (Oyeniyi et al., 2014). Based on current challenges confronting bank managers, additional research to explore effective strategies used by bank managers to reduce employee job dissatisfaction might benefit other business leaders and increase employee retention.

Background of the Problem

Keeping employees satisfied on the job is one of the challenges confronting business leaders (Vivek & Satyanarayana, 2016). The decline in employee job satisfaction may result in low productivity, loss of revenue, absenteeism, high turnover, negative attitudes towards work, and loss of trust in leadership (Basri, Rashid, Abashah, & Samah, 2017; Bednarska & Szczyt, 2015; Ertürk & Vurgun, 2015). In Nigeria, the decline in job satisfaction resulted in an 85% turnover rate of bank employees (Adigwe & Oriola, 2015), and job dissatisfaction may account for lower productivity and profitability (Tinuoye et al., 2016). Bednarska and Szczyt (2015) inferred that to improve productivity and profitability, bank leaders should strive to promote employee job satisfaction because of the economic and social impact it has on firms.

Employee job satisfaction is important for the success and survival of banks (Madu, 2014). It is important for bank leaders to keep employees satisfied and motivated because the levels of motivation and job satisfaction of employees help business organizations to grow their customer base and revenue (Appiah-Adu & Amoako, 2016; McMurrian & Matulich, 2016; Mozammel & Haan, 2016). Employers invest many resources to replace highly skilled employees (Safaria, 2014; Wilton, 2016). When bank leaders lose highly skilled employees, the loss might have potential consequences for productivity, costs, and profits (Anvaria, JoanFub, & Chermahini, 2014; Lloyd, Boer, &

Keller, 2015; Safaria, 2014). Bank leaders should strive to keep employees satisfied to avoid losing good personnel.

Problem Statement

Globally, only 59% of bank employees are satisfied with their jobs (Federal Employees Viewpoint Survey Result, 2013). As a result of low job satisfaction, in Nigeria, commercial banks' records indicated: (a) a decline in productivity, (b) a general cost increase, and (c) an increase in service failures (Usman, Afza, & Amran, 2015). The decline in job satisfaction resulted in an 85% turnover rate of bank employees in Nigeria (Usman et al., 2015). Job dissatisfaction accounts for lower productivity and profitability (Evers, Castle, Prochaska, & Prochaska, 2014). The declines in productivity and profitability are due to employees' job dissatisfaction (Usman et al., 2015). The general business problem was that bank leaders face a decline in job satisfaction among bank employees. The specific business problem was that some bank leaders in Nigeria lack knowledge of the relationship between work on the present job, pay, opportunities for promotion, supervision, and coworker relationship, and job satisfaction among banks employees.

Purpose Statement

The purpose of this quantitative correlation study was to examine the relationship between work on the present job, pay, opportunities for promotion, supervision, and coworker relationship, and job satisfaction among bank employees. The predictor variables were: (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) coworker relationship. Job satisfaction was the dependent variable.

The targeted population consisted of entry-level to senior management employees in three commercial banks in Abuja, Lagos, and Port-Harcourt, Nigeria. The findings of the study might contribute to positive social change by providing useful information to enhance the understanding of bank executives on ways to develop strategies for improving job satisfaction among bank employees, and also reduce potential costs associated with hiring, training, and mentoring new employees resulting from high turnover of dissatisfied employees.

Nature of the Study

I employed a quantitative method for this study. Researchers use the quantitative method to examine the statistical relationship between two or more significant variables in a population of interest (Barnham, 2015). Quantitative researchers test hypotheses and use mathematical methods and theories to generalize results from a studied population (Magruk, 2015). The quantitative method was suitable for this study because the focus was to examine the correlation between the independent variables and the dependent variable using statistical methods. Madu (2014) used a quantitative method to study employee job satisfaction behavior after a bank merger and acquisition. A qualitative method was not suitable for this study because the goal of a qualitative researcher is to explore and identify how people make sense and meaning of their lived experiences (Onwuegbuzie & Byers, 2014), and this was not the purpose of this study. A qualitative method is nonscientific and serves as a tool for ascertaining participants' expressions in the form of words to describe a phenomenon (Onwuegbuzie & Byers, 2014). A mixed-methods approach requires a researcher to gather extensive qualitative and quantitative data and numerically analyze the data within a specific time frame (Spillman, 2014). Yin (2014) inferred that a mixed-method approach requires a substantial amount of time, it is costly, and involves conducting parallel quantitative and qualitative data analysis. I did not use a mixed-methods approach in this study.

A correlation design was selected for this study. Researchers use the correlation design to examine the possible relationships among two or more variables, which can be experimental or survey-type research (Venkatesh, Brown, & Bala, 2013). A correlational design was appropriate for this study because the goal was to examine the relationships between the independent variables and the dependent variable using surveys. Venkatesh et al. (2013) stated that in an experimental design, the researcher manipulates variables to assess the effect of a specific intervention on the manipulated variable. Experimental designs are suitable when the research goal is to assess a degree of cause and effect (Ladd, Roberts, & Dediu, 2015). Since the determination of causality was not the focus of this study, an experimental design was not suitable for this study.

Research Question

The overarching research question of this study was: What is the relationship between (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) coworker relationship, and job satisfaction?

Research Subquestions

- RQ1: Is there a statistically significant relationship between work on the present job and job satisfaction?

- RQ2: Is there a statistically significant relationship between pay and job satisfaction?
- RQ3: Is there a statistically significant relationship between opportunities for promotion and job satisfaction?
- RQ4: Is there a statistically significant relationship between supervision and job satisfaction?
- RQ5: Is there a statistically significant relationship between coworker relationship and job satisfaction?

Hypotheses

- $H1_0$: There is no statistically significant relationship between work on the present job and job satisfaction.
- $H1_a$: There is a statistically significant relationship between work on the present job and job satisfaction.
- $H2_0$: There is no statistically significant relationship between pay and job satisfaction.
- $H2_a$: There is a statistically significant relationship between pay and job satisfaction.
- $H3_0$: There is no statistically significant relationship between opportunities for promotion and job satisfaction.
- $H3_a$: There is a statistically significant relationship between opportunities for promotion and job satisfaction.

- $H4_0$: There is no statistically significant relationship between supervision and job satisfaction.
- $H4_a$: There is a statistically significant relationship between supervision and job satisfaction.
- $H5_0$: There is no statistically significant relationship between coworker relationship and job satisfaction.
- $H5_a$: There is a statistically significant relationship between coworker relationship and job satisfaction.

Theoretical Framework

Herzberg developed the two-factor theory (TFT) of job satisfaction in 1959. Herzberg used the TFT to explain the concept of hygiene and motivation factors based on the premise that the presence or absence of these factors may affect employee job satisfaction in the workplace. Herzberg described the factors that lead to job satisfaction as motivators, and those that lead to dissatisfaction as hygiene factors (Datt & Washington, 2015; Zameer, Ali, Nisar, & Amir, 2014). The motivators are factors related to the work itself and include (a) achievement, (b) recognition for achievement, (c) responsibility for task, (d) interest in the job, (e) advancement to higher-level tasks, and (f) growth (Grégoire & Lachance, 2015; Jansen & Samuel, 2014). The motivators are associated with high levels of job satisfaction. Hygiene factors are required to ensure employees do not become dissatisfied in the work environment. Hygiene factors include (a) working conditions, (b) salary, (c) quality of supervision, (d) interpersonal relationships, (e) status, (f) organizational policies and processes, and (g) security

(Herzberg, 1959). Herzberg proposed that dissatisfaction is a direct result of hygiene factors, while satisfaction and psychological growth results in motivation (Davis, 2014; Jansen & Samuel, 2014). As applied to this study, Herzberg's TFT is relevant to the proposed study because the correlates of job satisfaction among bank employees are important predictors in understanding what motivates employees to stay committed and productive in the banking industry.

Operational Definitions

Employee engagement: Employee engagement refers to the effort, enthusiasm, and extent to which people employ physical, cognitive and emotional degrees of themselves during work–role performances (Vera, Le Blanc, Taris, & Salanova, 2014).

Employee retention: Employee retention is the process by which business managers encourage employees to remain with the same employer for a maximum time (Deeba, Usmani, Akhtar, Zahra, & Rasool, 2015).

Job satisfaction: Job satisfaction is a combination of the attitude and emotions influenced by internal and external factors, that individuals feel about their jobs (Usman et al., 2015).

Leadership behaviors: Leadership behaviors are attitudes that influence relationships between organizational leaders and employees, and results in outcomes based on a shared purpose (Matta, Scott, Koopman, & Conlon, 2015).

Maintenance factors: Maintenance factors, also described as hygiene factors, refer to environmental or organizational factors that are outside of the individual's perception of the job (Smith & Shields, 2013).

Productivity: Productivity is the amount of work an employee does on the job to increase the organization’s profits (Cording, Harrison, Hoskisson, & Jonsen, 2014).

Turnover intentions: Turnover intentions are the intent of employees to leave their current employer (Korsakienė, Stankevičienė, Šimelytė, & Talačkienė, 2015).

Assumptions, Limitations, and Delimitations

Assumptions

The first assumption was that participants would respond honestly to the questions and accurately complete the survey. The second assumption was that participants were willing to voluntarily participate in the study, and not coerced into taking part in the research. The third assumption was that participants had a proper understanding of the survey instructions and the contents of the questionnaire to enable them to answer the survey questions. To mitigate these assumptions, I assumed that the study participants understood the questions on the Job Descriptive Index (JDI) and the Abridged Job in General (AJIG) survey, and that their answers were relevant to their current job and were based on personal experience and judgment.

Limitations

The results of this study reflect the perspectives of the selected bank employees who participated in the study and not all employees in the entire banking industry. The responses of the selected participants might limit the generalizability of the findings to the general population of the banking industry. The participant pool selected for a research study might limit the scope of the study (Adewunmi, Koleoso, & Omirin, 2016). In this study, the pool of selected participants also limits the scope of the study. Selecting a few bank employees as respondents eliminates a large number of participants from the potential participant pool of 21 commercial banks.

Delimitations

Delimitations refer to characteristics that limit the scope and define the boundaries of a study (Ody-Brasier & Vermeulen, 2014). The first delimitation of this study was the eligibility criteria for the selection of participants. The eligibility criteria included: (a) employees in Nigerian banks with at least 2 years' experience on the job; (b) commercial bank employees in entry-level to senior management roles; and (c) commercial bank employees based in three different cities (Abuja, Lagos, and Port-Harcourt) in Nigeria. The second delimitation was the use of online survey to collect data, which eliminated direct contact with participants. A third delimitation was that leaders in top executive management and employees in support roles below entry-level (e.g., contract staff outsourced from another company) were excluded from the study.

Significance of the Study

Contribution to Business Practice

A decline in job satisfaction among bank employees may result in decreased productivity, ultimately affecting business profitability and market share (Evers et al., 2014). Business leaders in the banking industry should explore strategies that enable them to improve job satisfaction among employees in order to reduce turnover, increase productivity, and minimize the decline in employee job satisfaction (Diemer, 2016; Pentareddy & Suganthi, 2015). The findings of this study may be of value to businesses by helping business leaders in the banking sector to develop strategies for improving employee job satisfaction in banks and other financial institutions. Bank leaders might also have a better understanding of the work environment by adopting some of the recommendations in this study to reduce potential costs associated with hiring, training, and mentoring new employees as a result of high turnover of dissatisfied employees (Evers, Castle, Prochaska, & Prochaska, 2014). The retention of experienced employees ensures a stable workforce to the bank and continuous tax revenue to the government.

This study may contribute to effective business practice by providing bank leaders valuable information for creating friendly policies that positively impact employee job satisfaction, along with strategies that may reduce the direct and indirect costs associated with employee job dissatisfaction. A satisfied employee is more likely to have a personal investment in the organization (Alagaraja & Shuck, 2015). This study might also lead to improvement in business practice because satisfied employees deliver better services to customers and help to maximize productivity and profit (Salleh, Sulaiman, Mohamad, & Sern, 2015). Increased customer satisfaction engenders repeat purchases and increase in revenue, thus ensuring the sustainability of the organization (Sharma & Sharma, 2015). Employee job satisfaction impacts profitability and promotes employee wellness (Basri, Rashid, Abashah, & Samah, 2017; Javed, 2014). The results of this study might assist bank leaders to improve bank employees' job satisfaction, increase profitability, and promote employee wellness.

Implications for Social Change

This study may contribute to positive social change by adding knowledge about the overall study of job satisfaction, which could help reduce employee job dissatisfaction in different industries. Organizational leaders may implement policies and programs that benefit the community and improve family-support initiatives (Javed et al., 2014; Renaud, Morin, Saulquin, & Abraham, 2015). The findings of this study might help bank leaders gain a better understanding of ways to develop policies on job satisfaction, which could lead to the implementation of programs that benefit the host communities and support families. Javed et al. (2014) averred that business leaders who implement family-support initiatives have lower instances of dissatisfied employees and employee turnover in organizations.

Through this study, organizational leaders may gain new insights into the nature of the correlates of job satisfaction and how they can implement supportive work environments to promote a sense of fulfillment and satisfaction among employees. Supportive work environments help satisfied employees to reduce stress related to work-family conflicts and decrease in employee turnover (Deery & Jago, 2015; Joo, Hahn, & Peterson, 2015). Job dissatisfaction among employees leads to social conflicts, job turnover, and social friction in the workplace (Kim, Wehbi, Dellifraine, & Brannon, 2014; Singh, 2015). The implications of the findings in this study toward positive social change might also include possible reduction in social conflicts associated with dissatisfied employees, increased corporate social responsibility, job stability of a satisfied workforce, and improved social responsibility in the workplace.

A Review of the Professional and Academic Literature

Employee satisfaction affects organizational performance and ensures individuals accomplish professional and personal goals (Kanyurhi, Bugandwa, & Akonkwa, 2016).

To avoid losing revenue, low productivity, absenteeism, and high staff turnover, business leaders need to motivate and frequently monitor the job satisfaction of employees (Ling & Wong, 2015). The literature review includes a synthesis of peer reviewed articles, relevant government websites, and seminal scholarly books related to employee job satisfaction, pay, opportunities for promotion, leadership, turnover intentions, job performance, employee productivity, and stress.

The literature review covers a discussion of the two-factor theory (TFT) and the impact on employee job satisfaction in organizations. The section includes an examination of the banking industry in Nigeria with a view to understanding the evolution of banking in Nigeria and the impact of government regulations on banks and bank employees in Nigeria. The review contains a discussion of additional research from the literature that was relevant to the research questions. The literature review concludes with a summary and transition to the research project.

Keywords for the literature search included combinations of the following: *job satisfaction, employee expectations, gender and employee job satisfaction, age and employee job satisfaction, job dissatisfaction, turnover intention, leadership styles, leadership theories, employee job tenure,* and *measurement of job satisfaction.* EBSCO and ProQuest databases such as ABI/INFORM Global, ProQuest, Academic Search Premier, Business Source Complete, ERIC, and PsycINFO as well as other databases and search engines such as Science Direct, Google Scholar, Thoreau, and Sage Journals were explored.

In searching the literature, I reviewed articles published from 2014 to 2018. To maintain academic rigor and meet the Walden University DBA requirements, I gathered information from 473 resources for the literature review, of which 426 (90.1%) were peer-reviewed articles and 408 (86.3%) references were published between 2014 and 2018. In addition, the literature review included eight seminal books (1.7%) and four non-peer reviewed articles (0.84%).

The purpose of this study was to examine the relationship between work on the present job, pay, opportunities for promotion, supervision, and coworker relationships, and job satisfaction. The predictor variables were: (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) coworker relationship. Job satisfaction was the dependent variable. The null hypothesis of the study was that work on the present job, pay, opportunities for promotion, supervision, and coworker relationship would not statistically significantly predict job satisfaction, and the alternative hypothesis was that work on the present job, pay, opportunities for promotion, supervision, and coworker relationship has a statistically significant relationship with job satisfaction. I address all the variables associated with the hypotheses within the literature review.

The Two-Factor Theory

Researchers use several theories to explain job satisfaction. Researchers frequently use content and process theories to explain motivation (Styhre, 2016). Content theories, sometimes called need theories, state that all employees in the workplace have the same set of needs and therefore predict job characteristics that motivate employees

(Harris, Northcott, Elmassri, & Huikku, 2016). Researchers use content theories to identify employees' needs and attempt to satisfy these needs to inspire higher job performance. Content theories include: Maslow's hierarchy of needs theory, Herzberg's two-factor theory (TFT), McClelland's achievement theory, McGregor's X and Y theory of management decisions, and Alderfer's existence, relatedness, and growth (ERG) theory. Content theories consider the fulfillment of an individual's needs to be a motivating factor (Basak, 2014). Mladkova, Zouharova, and Novy (2015) averred that a common belief of all the need theories is that fulfilling an individual's needs leads to overall satisfaction.

Process theories focus on issues of achieving job satisfaction by explaining the extent to which employees' expectations and values are met on the job (Mostafa, Gould-Williams, & Bottomley, 2015). The basic tenets of process theories are based on the cognitive process behind the diverse needs of employees such as factors that determine the degree of employees' efforts, sources and causes of employees' behaviors, and the motives behind the behaviors. Process theories include the following: Adam's equity theory, Vroom's expectancy theory, Porter Lawler's model or extension theory of motivation, and Locke's goal-setting theory.

The theoretical framework for this study was grounded on TFT. TFT was proposed by Herzberg in 1959 to illustrate ideas through which the variables that influence employee job satisfaction may be categorized. Herzberg's TFT categorizes needs into two factors: hygiene or job dissatisfaction factors and motivation or job satisfaction factors (Basak, 2014). TFTstates that there are certain factors in the workplace that causes job satisfaction, while another set of factors cause job dissatisfaction (Alshmemri, Shahwan-Akl, & Maude, 2017). Employee job satisfaction is a function of motivation factors and hygiene factors (Herzberg, 1959). Herzberg described motivation factors (intrinsic or job content) and hygiene factors (extrinsic or job context) as influencing employees in the workplace. According to Herzberg, the factors that lead to job satisfaction are described as motivation factors (intrinsic factors), while those that leads to employee dissatisfaction are referred to as maintenance or hygiene factors (extrinsic factors). Herzberg identified the motivation factors that lead to job satisfaction as achievement, recognition, the work itself, responsibility, advancement, and growth. The company's policies, quality of supervision, relationship with colleagues, working conditions, salary, status, and security were listed by Herzberg as hygiene factors that may lead to employee job dissatisfaction in the workplace (Holmberg, Solis, & Carlstrom, 2015). Hygiene factors are organizational factors that are outside the job perception of an employee. Although motivators are required to ensure higher levels of performance, hygiene factors do not lead to higher levels of motivation, but their absence results in dissatisfaction (Milyavskaya, Phillipe, & Koestner, 2013). Hygiene factors and job motivators are important correlates in ensuring employee job satisfaction in business organizations. Based on Herzberg's TFT, the goal of this quantitative correlational study was to examine the relationships among job motivators, job hygiene, and job satisfaction among bank employees. Job motivators in the predictor variables of this study were work on the present job and opportunities for promotion. Pay, supervision, and coworker relationship were the job hygiene factors examined in the predictor variables.

Criticisms of Herzberg's TFT. Criticisms of the TFT addressed the research methodology used by Herzberg, which measured only job attitudes, and involved respondents from only one occupational field (accountants); additionally, TFT does not consider individual personalities with regards to motivating or hygiene factors; and TFT assumes that happy employees produce more (Locke, 1968; Vroom, 1964). Process theorists such as Vroom argued that happy workers are not necessarily more productive, while Locke stated that Herzberg ignored individual values in the TFT model because what motivates one individual might be a demotivator for another individual. Despite the criticisms, TFT provides valuable insights into some factors affecting job satisfaction.

Kultalahti and Viitala (2014) used Herzberg's TFT in a qualitative study to investigate what factors motivated millennials' perception of work. Kultalahti and Viitala discovered that millennials appreciated the hygienic factors of work, which included flexible working hours and working conditions. The study further revealed that millennials believed employees should be treated like humans and because of the challenging projects, millennials enjoyed their work. Herzberg's TFT provides practical solutions for organizations trying to increase job satisfaction in employees. Intrinsic job satisfaction influences an employee's decision to remain or quit an organization. An employee's intrinsic job satisfaction stimulates from the employee's interest and enjoyment in performing a task (Li, Sheldon, & Liu, 2015). Kim (2015) concluded that intrinsic motivation is critical to an employee's turnover intentions.

TFT was applicable to this study because bank managers might apply the theory to identify factors that motivate employees to higher performance and those that may contribute to employee job dissatisfaction. Bank managers in Nigeria may use the TFT to assess and motivate employees to higher levels of productivity and increased job satisfaction to align with employees' personal goals and those of the organization. Motivation is important in influencing employees to organizational commitment (Preez & Bendixen, 2014). Considering the constructs of TFT, bank managers could use Herzberg's propositions on motivation to investigate factors that influence job satisfaction.

Herzberg explained that true satisfaction in an employee's job is primarily a product of internalized motivation factors such as recognition for efforts and opportunities for career advancement. Bank managers could apply TFT to implement policies and communicate expected behavior regarding recognition of achievements, career advancement, acceptable levels of responsibility, growth paths on the job, and purposeful motivational strivings (Knight & Kleiner, 2015). In the context of TFT, bank managers need to recognize the intrinsic satisfaction obtainable in work and use it to improve skills and opportunities, increase employee knowledge, and achieve higher levels of work outcomes (Jarkas, Radosavljevic, & Wuyi, 2014; Okan & Akyüz, 2015). Derby-Davis (2014) inferred that business leaders can implement clear policies and strategies that align with Herzberg's TFT to arrange jobs in a manner that ensures compliance and environmentally responsible operations that encourage employees to remain in organizations.

Bank managers need to understand that employees' individual expectations determine the efforts made to retain a valued customer (Zula, 2014). Managers need to understand the different TFT scenarios within the organization because of the need to identify when employees are satisfied or dissatisfied on the job. Herzberg's TFT categorizes needs into motivation and hygiene factors in organizations. When the two factors are combined, they lead to four different scenarios or four levels of satisfaction: (a) high hygiene + high motivation, (b) high hygiene + low motivation, (c) low hygiene + high motivation, and (d) low hygiene + low motivation. Herzberg's TFT showed that when employees had motivational factors, their job satisfaction levels were higher (Sinha & Tivedi, 2014). The best scenario occurs when there is high hygiene and high motivation; employees have high satisfaction levels and are motivated to produce higher job performance. The lowest level of job satisfaction occurs when there is low hygiene and low motivation; the organization experiences high staff turnover and lower productivity.

Bank managers could develop strategies to handle scenarios that may contribute to the decline of employee job satisfaction if they have a good understanding of job satisfaction. Bank managers could also use TFT for job enlargement, job rotation, and job enrichment to improve organizational performance and culture. Satisfied employees promote good corporate culture and exhibit responsible corporate citizenship through commitment to the organization (Basak, 2014; Ngo, Foley, Ji, & Loi, 2014). Bank managers may use TFT to motivate employees and increase performance levels of bank employees.

Rival Theories to Herzberg's TFT

Job satisfaction is one of the most widely studied constructs in business organizations. Researchers have studied job satisfaction from different perspectives using several theoretical frameworks (Thakur, 2014, Zopiatis, Constanti, & Theocharous, 2014). Rival content theories of job satisfaction to the TFT such as Maslow's hierarchy of needs, Alderfer's ERG theory, and McClelland's theory of needs consider the fulfillment of an individual's needs to be a motivating factor at work (Babić, Kordić, & Babić, 2014). Rival theories to Herzberg's TFT provide different insights on the study of job satisfaction.

Maslow's hierarchy of needs theory. According to the hierarchy of needs theory developed by Maslow in 1943, there are five basic needs individuals require to gain satisfaction: physiological, safety, belongingness, esteem, and self-actualization. The physiological needs represent the essential needs for survival and are at the base of the pyramid. The need for safety and security is the second level of needs individuals want satisfied for them to fill fulfilled. The third level of the hierarchy is occupied by the need for social belongingness (Lee & Hanna, 2015). The need to satisfy ego or self-esteem is the next important need individuals want to achieve once they achieve the need for social belongingness (Maslow, 1943). As an individual satisfies one need and moves up the hierarchy, the level of satisfaction increases (Boyd, 2014).). The need for self-actualization occupies the last need on the hierarchy of needs. Maslow posited that when individuals meet the lower level needs, they often feel dissatisfied. Maslow suggested that the need for self-actualization arises from the intrinsic motivation for individuals to fulfill their potential to the highest level. Harrigan and Commons (2015) indicated that all human needs in the hierarchy of needs are addressed in a healthy work organization. Barrick, Thurgood, Smith, and Courtright (2015) averred that in creative and talented individuals, self-actualization needs are more important than the lower level needs but satisfying lower-level needs in climates of economic uncertainty represent a major goal for employees.

Employee job satisfaction is usually linked with motivation (Ali, Aballah, & Babikir, 2015), and several studies have found a strong positive correlation between motivation and job satisfaction (Dawson et al., 2014; Harold & Holtz, 2014; Platis, Reklitis, & Zimeras, 2015). The value of job satisfaction has a positive, significant impact on the value of job motivation, and the factors of motivation contribute to the prediction of job satisfaction among employees (Platis et al., 2015). Different theories of job satisfaction and job motivation have provided a suitable framework to give insight into how to motivate employees in the best manner to enhance productivity and increase job performance. Maslow's hierarchy of needs is a popular, pioneer theory of job satisfaction and motivation that has remained relevant in an organizational context. Kivuva (2015) posited that organizations seeking to retain key employees and increase job satisfaction need to examine the efforts of dedicated employees who go above and beyond to achieve work goals. Maslow's hierarchy of needs theory is a legitimate explanation for the motivation of employees (Harrigan & Commons, 2015) and provides a suitable framework for frontline managers to change employee behavior and increase job satisfaction.

Alderfer's ERG theory. Alderfer's ERG theory stems from Maslow's hierarchy of needs theory. Alderfer (1969) proposed that human needs could be categorized into three basic needs compared to the five suggested by Maslow. The three basic needs identified by Alderfer are: existence, relatedness, and growth (ERG). The existence needs include physiological, safety, and material needs. The relatedness needs include the feeling of belonging, respect, and security. Growth needs consists of self-actualization and esteem needs (Alderfer, 1969). Alderfer's theory differs from Maslow's hierarchy theory in that no assumption exists that an individual must satisfy a lower level need before focusing on the next higher hierarchical need (Kemp et al., 2013). Bhatti, Aslam, Hassan, and Sulaiman (2016) evaluated Afderfer's theory of motivation as a construct to understand the inner views that drive an employee's behavior. Afderfer's theory is based on how individuals pursue fulfillment of higher-level demands before lower level demands are satisfied (Bhatti et al., 2016). Managers have the responsibility to understand that employees may have various needs to fulfill at the same time and managers should provide a platform for the fulfillment of such needs in the work place (Şerbănescu & Popescu, 2014). According to Şerbănescu and Popescu (2014), if the work environment does not fulfill an employee's demand for social interplay, employees may search for a better salary or better working environment.

Job satisfaction and motivation theories were developed based on the idea of job satisfaction and can be distinguished based on meaning and purpose (Kian et al., 2014). Individuals' attitudes and behavior determine the success or failure of an organization based on the overall performance of employees (Kian et al., 2014). Employee turnover, reflected through decreased productivity, poor service quality, decreased customer satisfaction, and employee attitudes, negatively influences the financial performance of organizations (Hale, Ployhart, & Shepherd, 2016). Business organizations can achieve efficiency by developing a good working culture that ensures job expectations match job reality (Liu & Arendt, 2016). Alderfer reorganized Maslow's hierarchy of needs from five levels to three levels known as core needs that enable individuals to attain their goals. For goal attainment, it is necessary for frontline managers to understand the various needs of employees in order to motivate them to higher performance in their organizations.

McClelland's theory of needs. McClelland's theory of needs, developed in 1961, is another content theory of motivation and job satisfaction. This theory is often referred to as achievement theory. McClelland's theory differs from other content theories of needs because it focuses on the achievement of individuals (Sinha & Trivedi, 2014). McClelland's needs theory suggests that individuals derive satisfaction by achieving three basic needs, and these needs are: achievement, power, and affiliation. Achievement implies having the urge or need to surpass expectations of self and others, while power refers to the need to have control and authority over other individuals by controlling their actions and behaviors. Affiliation refers to the need to have personal relationships and collaboration with other individuals in the organization and society. Hall, Frink, and Buckley (2017) stated that McClelland averred that individuals have an internal level of accountability to self and to others.

In McClelland's theory of needs, individuals who take responsibility, seek challenges and work to find solutions to challenges and attain their ultimate goals are considered to have a high need for achievement. This approach motivates them towards faster promotions, professional development, and success within the organization. Researchers, including McClelland, have indicated that there are two different systems of motivators: implicit motivators and explicit motivators; the former were originally the innate drives described by McClelland, and the latter reflect the employees' values and goals (Köllner & Schultheiss, 2014). McClelland et al. (1989) described the individual's need for power, the need for affiliation, and the need for achievement as implicit motivators such as gaining pleasure from the task itself, while self-attributed motivators are affected by responses from external incentives (McClelland et al., 1989). Rawolle, Wallis, Badham, and Kehr (2016) averred that the implicit motive system is nonconscious and derives pleasure from the task itself, while the explicit system is conscious and gains pleasure from external incentives. Prior research results indicated the convergence between implicit and explicit motivators (Köllner & Schultheiss, 2014). Business managers can improve employee retention and job satisfaction by ensuring job expectations match job reality (Liu & Arendt, 2016) such that employees' extrinsic and intrinsic needs align.

Process theories. Alternatives to content theories are process theories. Although, Herzberg's TFT, also known as motivation-hygiene theory is a content theory of need which suggested that motivation factors such as achievement, rewards and recognition, responsibility, meaningful work, and advancement are intrinsic to the job and reduce dissatisfaction. Herzberg stated that hygiene factors such as insufficient pay and poor working conditions alleviated job dissatisfaction. Herzberg suggested that job satisfaction and dissatisfaction were separate when measured on the same continuum (Okan & Akyüz, 2015). While the content theories, such as Herzberg's TFT, focused on the needs that all individuals share, process theories focus on the cognitive differences between individuals (Basak, 2014). Process theories are also alternative theories of job satisfaction. Process theories include Locke's goal-setting theory, Porter Lawler's extension theory, equity theory, and Vroom's expectancy theory. The basis of the process theories is that expectations or certain actions will result in a particular, desired outcome. An example is Vroom's expectancy theory, which states that individuals' goals help to motivate them to attain their desired goals. Expectancy theory provides a framework for determining how people make choices based on expectations. Focusing on expectations enables business leaders to account for differences in choices among people despite the actual amount of efforts required to achieve rewards and the actual value of rewards (Oladapo, 2014). Boccuzzo, Fabbris, and Pacagnella (2015) indicated that increasing rewards or lowering the expectations of individuals could increase the job satisfaction levels of individuals in organizations.

Banking Industry in Nigeria

A bank is involved in the business of financial intermediation which requires mobilizing short- and long-term savings and transforming them into long- or short-term loans with the aim of making profits on the interest differential as well as fees (Gisanabagabo, 2016). The collapse of banks may result in loss of jobs, stress, loss of self-efficacy, and the creation of uncertainty in the minds of bank employees and depositors (Riza, Ganzach, & Liu, 2018; Salami & Ajitoni, 2016). The banking sector in Nigeria witnessed several upheavals leading to the intervention of government to save the financial system from collapse. Financial institutions are primarily the commercial banks, mortgage banks, agricultural development banks, merchant banks, microfinance institutions, and banks of industry.

The banking sector is one of the most regulated sectors of the economy. Considering the importance of depository institutions in the financial system of every economy, different governments regulate their banks differently. The supervisory body responsible for the regulation of banking in Nigeria is the Central Bank of Nigeria (CBN). The central bank of a country is the monetary authority that implements the country's monetary policy and circulates money in the economy on behalf of the government (Born, Ehrmann, & Fratzscher, 2014).

Bank regulation and intervention in Nigeria. Since the onset of modern banking, the banking industry has experienced different forms of regulation by the governments of respective countries (Fidrmuc & Hainz, 2013). The first intervention of government in the banking sector in Nigeria occurred in 1952 with the passage of the Banking Ordinance Act by the colonial administration to investigate banking practice in Nigeria. The ordinance originated from Paton's report on bank enquiry. It was crafted to regulate commercial banking and to prevent the setting up of unviable banks due to the failure of 21 of 25 banks in the period 1947- 1952 (CBN, 2014). The draft legislation for the establishment of the CBN in 1958 heralded the commencement of regulation of commercial banking operations. The Act was fully implemented on July 1, 1959 when the CBN began full operations (CBN, 2014). The legal framework within which the CBN operates and regulates banks is the Central Bank Act 1958 (as amended) and the Banking Decree 1969 (as amended).

The acceptance of the International Monetary Fund's loan in 1986 led to the adoption of a structural adjustment program (SAP) by Nigeria. This led to a wide range of economic liberalization and deregulation measures and resulted in the emergence of 120 more banks and other financial intermediaries. According to Iwu (2012), most of the new financial intermediaries had little capital reserves and engaged in unethical interbank lending practices resulting in bank defaults.

The Banks and Other Financial Institutions (BOFI) Decrees 24 and 25 of 1991 were enacted by the federal government of Nigeria to strengthen and extend the powers of CBN. The 1991 BOFI decrees empowered the CBN to oversee new financial institutions with a view to enhancing the effectiveness of monetary policy, regulation and supervision of banks as well as nonbanking financial institutions. In 1997, the Nigerian government enacted CBN (Amendment Decree No. 3 and BOFI Amended Decree No. 4 to remove completely the limited autonomy that the banks enjoyed since 1991. CBN Amendment Decree No. 37 of 1998 was enacted to repeal CBN Amendment Decree No. 3 of 1997 and provided a measure of operational autonomy for the CBN to carry out its regular functions (CBN, 2014).

In 2004, the banking landscape in Nigeria witnessed a major reform that led to the consolidation of banks. Since banks facilitate economic growth in a variety of ways, they were mandated by the CBN to recapitalize their minimum paid up capital from 2 billion naira (US $13 million) to 25 billion naira (US $161 million) as part of measures to create solvency in the banking sector (Ezike & Mo, 2013). The inability of several banks to meet the new minimum capital requirements resulted in the creation of different mergers and acquisitions, which led to a reduction of the number of banks to 24 in the country.

The 2004 bank consolidation brought stability in the banking sector. Oluitan, Ashamu, and Ogunkenu (2015) found that bank recapitalization created a change in total assets, and this change boosted bank performance. Clementina and Isu (2013) also reported a positive relationship between bank capitalization, distress management, asset quality, and improvement in financial performance of the recapitalized banks. The results of stress tests carried out by the CBN in 2009 on the 24 commercial banks indicated significant distress, inadequate disclosure and transparency about the financial status of banks, and poor management in the banking system. The stress audit led to the CBN injecting 620 billion naira (US $4 billion) into five banks that failed the tests in order to avert a major crisis in the banking system (Okoye, Sunday, & Gloria, 2015). The CBN Act of 2007 is the current legal framework within which the CBN operates. The Act provides full autonomy to the CBN and has the objective of promoting economic stability.

Bank products and services in Nigeria. Creativity is an important element needed in organizations that want to remain competitive and survive in the long term. Creativity is a function of the personal values of employees (Ringim, 2014). The commitment of employees to an organization helps the firm to achieve competitive advantage and success (Su, Wright, & Ulrich, 2015). Organizations need to have a motivated and satisfied workforce that is creative and committed (Knight & Kleiner, 2015). Herzberg's TFT supports the idea that employees become satisfied on the job when they are motivated, especially when they are committed and are recognized for their contributions (Davis, 2014). Identifying improvements of attributes in products and services steers customer satisfaction (Harris et al., 2016). Customers' contentment with the selection of a product or service can be regarded as customer satisfaction (Ali & Raza, 2017). Ringim (2014) posited that in Nigeria, due to the lack of differentiation of products and services by banks, it is significant when satisfied employees achieve and provide exceptional levels of customer satisfaction.

Banks in Nigeria offer similar products and services, which include deposit accounts, investment accounts, loans and overdraft facilities, ATM services, and online and mobile banking services. Customers operating with different banks place significant importance on bank attractiveness, quality customer service, branch location, ATM services, financial benefits, and a secure feeling (George & Kumar, 2014; Murale, Singh, & Preetha, 2015). There is little differentiation in bank products and services. According to Harris et al. (2016), homogenous banks have recorded a 38% decrease in customer base and 59% decline in profit, which could be imputed to lack of employee job satisfaction.

In order to attain a competitive advantage and create customer satisfaction, business leaders should consider alternative options to avoid losing customers (Homisak & Buam, 2015). organizations operate to build relationships with customers, which is critical to long term success in business (Padin, Svensson, Otero-Niera, & Hogevold, 2015). Offering the right service is required for customer satisfaction, as customers switch loyalty due to poor service (Sutanto & Minantyo, 2014). Vroom's (1964) expectancy theory supports the need for organizations to encourage employees to apply their skills, knowledge, experience, and abilities to cultivate the right service attitudes in order to avoid loss of revenues resulting from lost patronage from dissatisfied clients.

Customers play an important role in organizations (Esterik-Plasmeijer & Raaij, 2017). Banking relationships have been affected by the value placed on customers. Kashif, Rehman, and Pileliene (2016) found that as competition increases in the banking industry, offering customized and differentiated services is critical to a bank's success by identifying what customers value most. Customer satisfaction has been linked to changes in attitude, patronage, and loyalty (Kiessling, Isaksson, & Yasar, 2016). Siu (2016) suggested that higher levels of customer satisfaction lead to improved financial performance and competitive advantage. In selecting a banking product or service, customers develop an emotional attachment with a bank, which becomes part of the customers' lives (Kashif et al., 2016). Sutanto and Miantyo (2014) noted an increase in customer satisfaction as the relationship between the customer and employee became closer. Employee satisfaction is critical for banks in order to increase customer satisfaction, loyalty, and trust for the brand.

Banks can diversify their products and services to meet customers' needs. Diversification of products and services has been found to be profitable for big banks, enabling more products and services to be offered to customers (Usman, Afza, & Amran, 2015). Business leaders that encourage customer feedback can use such information to improve a service or product focusing on customer service and satisfaction (Vukelja & Runje, 2014). Banks need to build trust and a positive image of their products and services. This could help to generate positive performance because the cost of retaining an existing customer is cheaper than that involved in winning a new one (Amah & Ahiauzu, 2014). Banks also need to find innovative ways of pleasing customers, creating loyalty, and increasing growth (Srisamran & Ractham, 2014). Amah and Ahiauzu inferred that banks could build stronger customer relationships and gain a competitive edge in their operating markets by investing in customer relationship management systems centered on satisfied employees.

Job Satisfaction

Employee job satisfaction leads to higher job performance. Job satisfaction is a combination of several factors such as internal and external motivations, salary, working conditions, organizational climate, and leadership styles (Adewunmi et al., 2016). The influence of employee job satisfaction is an important variable that has been widely researched in organizational studies (Alsughayir, 2014; Thompson & Lane, 2014). Organizations invest substantial amounts to create customer loyalty, but often ignore the enhancement of employee motivation (Adewunmi et al., 2016). Locke (1968) suggested that top-level management should play an active role in the recruitment of employees who are confident in their abilities and can display prosocial dispositions that lead to job satisfaction in the workplace.

Job satisfaction centers on the feelings employees have about their jobs. Job satisfaction can be described as a positive emotional state that an individual has about job experiences (Locke, 1968). There has been consistency in the findings from job satisfaction studies that job satisfaction is independently related to the characteristics and social settings of the job such as colleagues at work (Alshmemri et al., 2017). Employees have attitudes and opinions about different aspects of their jobs and the organization. Employee motivation is affected by both personal and workplace characteristics (Amah & Ahiauzu, 2014). Organizational investments in employee training and development programs have positive effects on employee satisfaction (Saner & Eyupoglu, 2015). Saner and Eyupoglu (2015) showed that bank employees appreciate training programs, autonomy to participate in the decision-making process, and rewards system as key sources to job satisfaction in banks.

Maslow (1954) suggested a theory of human needs, in which he described five levels in the hierarchy of human needs: physiological, safety, love and belonging, esteem, and self-actualization. Vroom (1964) concluded that employees’ performance is based on individual factors such as personality, skills, knowledge, experience, and abilities, and is based on valence (the emotional orientations of employees with respect to rewards), expectancy, and instrumentality (the employees’ perception of getting what they desire as promised by business leaders). In TFT, Herzberg posited that intrinsic or motivational factors lead to job satisfaction. These satisfiers include achievement, recognition, promotion, the work itself, and responsibility (Damij, Levnajić, Skrt, & Suklan, 2015). Damij et al. identified these factors or satisfiers to be intrinsic to the nature and experience of doing work.

Herzberg also found that in the workplace, there exist hygiene factors that can cause job dissatisfaction. They include organizational policy, supervision, relationship with coworkers, salary, and working conditions. Workplace satisfaction is an intuitive concept that is a desirable objective of employees in the organization (Damij et al., 2015). Employees can be motivated if they believe there is a positive correlation between efforts and performance, and that favorable performance will result in a desirable reward that satisfies an important need (Raziq & Maulabakhsh, 2015). Employee job satisfaction leads to increased productivity among employees within an organization (Huang & Gamble, 2015). Tumen and Zeydanli (2016) described job satisfaction as a pleasurable emotional state resulting from an individual evaluation of job rewards. Tam and Zeng (2014) appraised job satisfaction as employees' positive attitude towards their job resulting from personal commitment towards providing quality job performance. Tam and Zeng posited that a positive job assessment of an employee might lead to a feeling of job satisfaction and confidence in meeting organizational needs.

Okan and Akyüz, (2015) suggested that intrinsic and extrinsic motivations could help increase employees' job satisfaction and improve their performance in the organization. In developing countries such as Nigeria, employees seem to respond to both intrinsic and extrinsic motivation factors. Ogunnaike, Akinbola, and Ojo (2014) investigated whether intrinsic and extrinsic motivation relate to job satisfaction of sales representatives in Lagos, Nigeria. Ogunaike et al. discovered that both intrinsic and extrinsic motivation enhance job satisfaction. Zopiatis et al. (2014) inferred that while the extrinsic features of a job are important, studies of job satisfaction have indicated that employees' intrinsic value for their job has a greater impact on retention because as employees' feelings of intrinsic value increases, the probability of quitting the organization is decreased. Yadav and Aspal (2014) averred that employee retention and job productivity are directly related to job satisfaction. Tehseen and Ul Hadi (2015) found that an employees' job satisfaction leads to better job performance and retention.

Job satisfaction has been widely researched because it is often considered to be the cause of employee turnover in business organizations (Khan, 2014). Diestel, Wegge, and Schmidt (2014) suggested that an effective predictor of voluntary employee turnover is job satisfaction. The examination of job satisfaction predicts ways to deter voluntary employee turnover (Nobuo, 2014). Pietersen and Oni (2014) discovered that job dissatisfaction propels employee job turnover when employees have negative emotional reactions to hygiene factors on the job. Similarly, Richardson (2014) discovered that when job satisfaction is high, motivation and performance increase, while absenteeism problems and turnover decrease. Lee, Burch, and Mitchell (2014) noted that research on the relationship between job satisfaction and voluntary turnover has been the most extensively studied and documented research. Sukriket (2015) found that there is a correlation between job satisfaction and turnover, in which dissatisfied employees are more likely to leave their jobs than satisfied employees. Jung (2014) concluded that when employees have unclear instructions or goals, job motivation and satisfaction diminish, and turnover intentions increase.

Job turnover and job satisfaction. Employees are likely to quit a job when dissatisfied with the management style of the organization (Kifle, Kler, & Shankar, 2016). Studies from several authors indicated job dissatisfaction increases employee turnover rate (Kifle et al., 2016; Tam & Zeng, 2014; Tumen & Zeydanli, 2016). Gajderowicz, Grotkowska, and Wincenciak (2014) stated that employing motivational incentives was one strategy adopted by managers to reduce the turnover rate in the manufacturing sector in Nigeria. Warren, Gaspar, and Laufer (2014) averred that when employees do not understand the culture of an organization; their performance and intentions are affected. Turnover intentions and voluntary turnover are a result of employees not being able to adapt to organizational culture (Campbell & Gritz, 2014). Organizational culture influences employee engagement and is vital to obtain organizational success. Campbell and Gritz suggested that the development of awareness strategies that fit the culture of an organization might have a positive effect on the organization and decrease voluntary employee turnover.

High employee turnover is a major challenge for the growth of an organization (Dong, Seo, & Bartol, 2014). Organizations place significant emphasis on identifying and utilizing factors that enhance job satisfaction and reduce employee turnover. Herzberg's TFT provides a lens through which to study the relationship between job satisfaction and turnover intention (Alam & Shahi, 2015). Turnover intentions of an employee occur when there is an unresolved conflict. Yoon Jik and Poister (2014) posited that when the conflict is with the management of an organization, trust and management practices are questionable. Hurley (2015) investigated the importance for organizations to prioritize employees' well-being in the workplace to reduce employee turnover rates. Hurley discovered that business organizations with high levels of turnover rates for employees receive poor ratings for customer satisfaction and that employee turnover could directly affect customer satisfaction. According to Omar and Ahmad (2014), job satisfaction and organizational commitment are significant predictors of turnover intention because job satisfaction and organizational commitment have a significant adverse effect on employee turnover intentions. The examination of the correlates of job satisfaction predicts ways to curtail voluntary employee turnover.

Organizational commitment and job satisfaction. Employee satisfaction would likely lead to employees' commitment to an organization (Yahaya & Ebrahim, 2016). Organizational commitment is an expression of employees' perception of recognition in the organization and perception of the organization (Chiu & Ng, 2015). The categories of employees' commitment are: (a) continuance, (b) affective, and (c) normative (Chiu & Ng, 2015). The level at which employees demonstrate their commitment is determined by the level of satisfaction received from their jobs (Faisal & Al-Esmael, 2014). Improving employees' human capital development also improves the employees' affective commitment (Chiu & Ng, 2015; Slaon, Buckham, & Lee, 2017). Slaon et al. (2017) discovered that increasing employees' salaries is a strategy for enhancing affective and continuance commitment of employee.

Employee job satisfaction has a significant impact on organizational commitment. Eggerth (2015) suggested that for an employer to be satisfied with an employee's job performance, the employee must be satisfied with the employer. Omar and Ahmad (2014) identified job satisfaction and organizational commitment as significant predictors of turnover intention because job satisfaction and organizational commitment have a significant adverse effect on employees' turnover intentions. The work commitment of dissatisfied employees decreases along with the employees' commitment to the organization and its objectives (Ridzuan, 2014). Interestingly, job satisfaction can be a precursor of employees' commitment (Panaccio, Vandenberghe, & Ben-Ayed, 2014). Khuong and Nhu (2015) posited that organizational success requires business leaders to apply creative methods in coordinating collective organizational effort by stimulating employees to commit to organizational goals.

Generating innovation requires open communication in learning organizations in which a perception of psychological safety and employee satisfaction exists (Yuanyuan, Chaoyou, & Yuqiang, 2014). Similarly, organizational culture influences employee engagement and is essential to achieving organizational success. The development of awareness strategies that fit the organization's culture may have a positive effect on employee job satisfaction and decrease voluntary employee turnover (Campbell & Gritz, 2014). Kreig, Brouthers, and Marshall (2015) inferred that organizational environments have the potential to contribute to a firm's corporate social irresponsibility. Fida et al. (2015) stated that the way individuals perceive their organizational environment influences their inclination to engage in moral disengagement and commitment to the organizations.

Work on the Present Job and Job Satisfaction

People look for jobs in organizations that fit their perception of where they want to work; internal and external factors such as age, gender, organizational culture, work environment, and other factors affect job satisfaction (Basak, 2014). Osakwe (2014) inferred that employees' expectations concerning the nature and meaningfulness of their present job are determined by internal and external factors such as the quality of supervision at work, social relationships in the work environment, and the level to which an employee succeeds or fails in the organization. Maden, Ozcelik, and Karacay (2016) identified six factors that provide employees with positive job expectation such as opportunity for growth, adequate leadership, and increased strength to carry out job assignment, work standard, adequate remuneration, delegated authority, recognition, and good interpersonal relationships. Pacheco and Webber (2016) argued that the determinants of positive expectations for bank employees are factors ranging from mentally challenging work that would create a career pathway for employees' promotion, employees' personal interest on the job, jobs that requires less physical exertion, flexible working conditions, and jobs that provides rewards for employees' increased performance.

Kocakulah, Kelley, Mitchell, and Ruggieri (2016) inferred that employers promote healthy work environments to decrease the large sums of money lost due to absenteeism by dissatisfied employees who may not find their present jobs interesting. Salami and Ajitoni (2016) stated that the work attitudes of employees are important to the success of banks because human resources are the main assets of banks. Employees' expectations are the realistic, achievable thoughts and targets that employees wish to attain on the job (Kong et al., 2015). Factors that influence employees' expectations on the job are personal interest, hobbies, family background, education, and personal values. Despite previous studies on employee expectation and job satisfaction, none appears to have studied the relationship between employees' expectation and job satisfaction in Nigeria (Kong et al., 2015; Salami & Ajitoni, 2015). It is important that business leaders have knowledge of how employees' expectations correlate with job satisfaction in order to improve organizational productivity.

The nature of employees' jobs or the intensity of employees' work have an effect on their level of job satisfaction (Gözükara & Çolakoğlu, 2015). Herzberg (1959) inferred that the factors causing satisfaction on the job must be present for employees to remain satisfied and motivated. These factors or satisfiers are intrinsic to the nature of the work (Damij et al., 2015). Business leaders interested in increasing employees' job satisfaction should be concerned with the nature of employees' work. According to Sinha and Trivedi (2014), Herzberg's theory suggests that employees' job satisfaction levels are higher when motivational factors are present on the job (Sinha & Trivedi, 2014). Job satisfaction of employees is affected by work on the present job, especially the opportunities the job presents employees for gaining status, assuming responsibility, emotional mindfulness, and achieving self-realization (Gelard & Rezaei, 2015; Onkila, 2015). Employees are mindful of the emotional exhaustion of the nature of their present job. Jung and Yoon (2015) explained that employees can make positive change in organizations by maintaining a positive outlook, showing self-control, and being flexible when relating with coworkers.

Job satisfaction is a significant factor for employees' longevity in their positions (Ijigu, 2015). The working conditions and working environment are strong predictors of employee job satisfaction and motivation (Hayes, Douglas, & Bonner, 2015; Zeb, Jamal,

& Ali, 2015). Employees' job satisfaction level is affected by the work environment in organizations (Gelard & Rezaei, 2015). Employees, who feel they have more choice in the jobs they wish to undertake tend to be more satisfied at work (Duffy, Autin, & Bott, 2015). A positive assessment of job rewards may lead to an employee feeling satisfied and aligning personal and organizational needs. Ngo, Foley, Ji, and Loi (2014) described job satisfaction as an employees' positive attitude toward their jobs in a social exchange resulting from their personal obligations toward rewards provided by their organizations. Good working conditions positively affect employees' job satisfaction and lead to increased productivity (Antwi, Opoku, Seth, & Osei-Boateng, 2016). Similarly, the ability of management to motivate and equip employees with necessary skills is important for enhanced performance because work conditions affect employees' job satisfaction levels (Antwi et al., 2016). Employees are more productive and satisfied when the work environment is conducive.

Pay and Job Satisfaction

The relationship between pay and job satisfaction is an increasingly researched topic in business organizations (Callaghan & Coldwell, 2014; Guha, 2014; Ramadhan & Santoso, 2015). Pay is a vital instrument used by business leaders to attract and retain talented employees (Bustaman, Teng, & Abdullah, 2014). Merriman, Sen, Felo, and Litzky (2015) argued that compensation or pay is a linked precursor to turnover. Compensation management is a useful tool employed by management to contribute to organizational effectiveness. Herzberg (1959) indicated that hygiene factors cause dissatisfaction in employees. Employees could become dissatisfied with their jobs if they feel their pay is inadequate and unfair (Ryu, 2016; Yadav & Aspal, 2014). Company leaders with effective pay strategies may create better job offerings if they understand the job expectations of employees, leading to increases in the retention of talented employees while decreasing turnover rate (Patil & Sherma, 2014; Xavier, 2014). Furthermore, Bustamam et al. (2014) averred that when employees are satisfied with their pay, their relationships with their coworkers, families, and communities may also improve, as well as their productivity.

Pay is a major factor used in attracting and retaining employees. Panaccio et al. (2014) opined that firms that seek to improve employees' productivity should link remuneration and personal effort. Adeoye and Fields (2014) argued that satisfied employees contribute to business organizations to achieve competitive advantage over its competitors. Adeoye and Fields investigated the relationship between compensation management and employee job satisfaction in Nigeria's insurance sector and discovered that pay has an impact on motivation and job satisfaction of employees. Ibidunni, Osibanjo, Adeniji, Salau, and Falola (2016) indicated that pay has positive significant implications on employees' commitment and organizational involvement when they examined how best an organization can retain and manage talented employees to ensure survival and growth in the Nigerian banking industry. Ibidunni et al. suggested that business leaders should incorporate pay variables (salary, bonus, incentives, reward, and profit sharing) into their employment relation strategies and policies to ultimately increase the level of commitment and involvement among employees.

Motivation is a useful tool used to retain employees (Chitra & Badrinath, 2014). Pay has an impact on motivation and job satisfaction of employees. Employees display a higher level of organizational commitment when job satisfaction is linked to pay (Panaccio et al., 2014). Business leaders satisfy the essential needs of workforce job satisfaction and organizational commitment through pay satisfaction, good working environment, satisfaction with promotion and recognition as well as good mentoring relationship (Affum-Osei, 2015; Hayes, Douglas, & Bonner, 2015; Zeb, Jamal, & Ali, 2015). Employers use pay in different forms of compensation such as salary, incentives, bonus, and profit-sharing to attract, retain, and motivate employees to achieve organizational goals (Asaduzzama, Hossain, & Rahman, 2014). Employees who earn lower salaries have a negative response to job satisfaction (Ryu, 2016). However, a low pay rate is not the sole determinant of job dissatisfaction and voluntary turnover, but rather a combination with other factors (Anvari, JianFu, & Chermahini, 2014). Increasing pay satisfaction is a valuable strategy for enhancing affective commitment (Panaccio, Vandenberghe, & Ayed, 2014). Adeoye and Fields (2014) endorsed the association of job satisfaction with pay, productivity, and performance, but stated that employees stay with organizations when they are satisfied with their pay.

Pay or compensation is one of the work factors that could affect an employee's ability to cope with life's activities (Salami & Ajitoni, 2015). Increasing pay satisfaction is a valuable strategy for enhancing employees' affective commitment (Panaccio, Vandenberghe, & Ayed, 2014), and this may benefit organizations in the recruitment and retention of satisfied employees (Mandhanya, 2015). Organizations that have adequate family-friendly policies are at an advantage because their employees experience less hardship and are more satisfied (Belwal & Belwal, 2014). Researchers opine that business organizations that want to improve employees' productivity should link compensation and personal effort (Harrison & Gordon, 2014). Pay induces hardwork in individuals and self-worth among employees (Ibidunni et al., 2016). Herzberg (1959) posited that pay is one of the hygiene or job dissatisfaction factors in the workplace. The job satisfaction levels of employees affect the quality of service rendered (Kondasani & Panda, 2015). Salami and Ajitoni (2016) argued that when the pay is motivating, employees experience higher job satisfaction levels and are inclined to use their skills to put in more effort into their jobs. Oyeniyi, Afolabi, and Olayanju (2014) concluded that compensation practice has a positive effect on job satisfaction among bank employees in Nigeria. Anvari et al. (2014) recommended that business managers should offer fair pay that attracts and encourages employees to stay with the organization.

Opportunities for Promotion and Job Satisfaction

The neglect of employees in organizations leads to the creation of unhealthy work environments. A supportive organizational climate with equitable opportunities for promotion and career development strives to optimize employee well-being and productivity (Barrick et al., 2015). Herzberg (1959) advanced the need for managers to create conditions for job satisfaction by recognizing workers' contributions and providing opportunities to advance in the organization through promotions. Asaduzzama et al. (2014) posited that promotion affects employee job satisfaction. Chitra and Badrinath (2014) stated that motivation is an effective tool used to retain employees. The loss of talented employees decreases productivity because it diminishes efficiencies of critical work processes (Karodia, Soni, & Cassim, 2014). Employees would not quit their jobs when they feel their contributions are being recognized and rewarded through promotion incentives (Ibidunni et al., 2016). Corporate organizations should consider the opportunities for promotion as a tool for improving job satisfaction among workers in order to retain talented employees.

Promotion is an incentive for rewarding employees for meeting organizational goals. Fu (2014) indicated that there was a positive significant relationship between promotion opportunity and job satisfaction. Oyeniyi et al. (2014) indicated that promotion practice has a positive effect on job satisfaction among Nigerian bank employees. Employees that perceived promotion decisions as fair are more likely to be committed to the organization, experience career satisfaction, perform better and subsequently have a lower intention to quit the organization (Asaduzzama et al., 2014; Honkaniemi, Lehtonen, & Hasu, 2015). Slavich, Cappetta, and Giangreco (2014) asserted that employees experienced greater levels of job satisfaction when treated fairly. Promotion is important because it is a motivation factor that carries with it a significant change in the income package of an employee (Adeoye & Fields, 2014). Wren, Berkowitz, and Grant (2014) indicated that organizations that seek to improve employees' productivity should link promotion to personal efforts, with the resultant increase in salary indicating the value of promotion.

Researchers describe job satisfaction like a continuum that can range from negative to positive feelings that can increase an organization's productivity and profit

(Kultalahti & Viitala, 2014; Mathieu & Baiak, 2016). Kultalahti and Viitala argued that propagating job satisfaction reflects the humanitarian concern that employees deserve fair treatment and respect in the workplace. Employers who want to be successful as well as retain their employees must ensure that employees are satisfied with their job and the work environment (Valaei & Rezaei, 2016; Yousef, 2016). Organizations with a large number of satisfied employees have a greater chance of being more efficient because satisfied employees are more productive than dissatisfied workers, which cost organizations millions of dollars annually (Mathieu & Baiak, 2016; Park, Kang, Lee, & Kim, 2017). Gözükara and Çolakoğlu (2015) explained that employees' positions in organizations correlates with the feeling of job satisfaction. Employees promoted to higher positions in organizations were more likely to believe that their working environment was pleasant, that their wage was adequate to cover their needs, their work was satisfying, and the organization took care of its employees (Alegre, Mas-Machuca, & Berbegal-Mirabent, 2015). Employee job satisfaction is complex and depends on the expectations of individuals (Boccuzzo, Fabbris, & Pacagnella, 2015). Ryu (2016) suggested that employees have lower job satisfaction when they feel the working conditions of the organization do not meet employees' expectation. Employees who perceive promotion decisions as unfair are more likely not to be committed to the organization, and experience decline in job satisfaction.

Opportunities for promotion and advancement inside an organization can influence employee turnover (Dong, Seo, & Bartol, 2014). Findings from previous study confirmed that the opportunities to advance learning skills and develop professionally are significant factors to employee retention, and can have a direct effect on organizational commitment, absenteeism, and retention (Valaei & Rezaei, 2016). The lack of inside opportunities for advancement gives a negative signal for many employees (Dong et al., 2014). Dong et al. explained that when opportunities within an organization are low, the employee turnover rate is high, conversely, when the opportunities are high, the employee turnover rate is low. When employers provide opportunities for internal growth and advancement such as training, which increases employee competence, employees feel satisfied and committed resulting in lower employee turnover (Chaudhary & Chaudhari, 2015). Selvarani and Chandra (2015) concluded that a satisfied employee displays greater commitment, and this leads to lower employee turnover.

Supervision and Job Satisfaction

Studies have found supervision to have a positive motivational effect on employees (Hamid & D'Silva, 2014). Good supervisor-employee relationships motivate employees to want to be engaged in their organizations (Tansel & Gazîoğlu, 2014). Supervisors who encourage positive leadership styles may enhance employee job satisfaction than leaders who do not. Sakiru et al. (2014) found supervisor leadership styles had a positive influence on employees' job satisfaction. The support system provided by supervisors to employees affects the behavior of employees and how satisfied they are on the job. Charoensukmongkol, Moqbel, and Gutierrez-Wirsching (2016) discovered that supervisor support influences employee job satisfaction and affects the employee's sense of belonging and accomplishment in their organization. Conversely, the lack of supervisory support can lead to decreased job satisfaction among employees (Kula & Guler, 2014). If supervisors are participative and democratic, employees can be motivated so that they could utilize their full capacities to contribute towards the growth of the organization.

The relationship between supervision and employee job satisfaction is important in business organizations as satisfied employees are likely to meet the demands of the organization (Huang & Gamble, 2015). When business leaders develop and implement strategies to increase job satisfaction among their employees, the employee-supervisor relationship and the employee’s motivation and commitment towards their organization may increase (Rowold, Borgmann, & Borman, 2014). In Charoensukmongkol et al.’s (2016) study examining the role of the supervisor-employee relationship, as it relates to job burnout and satisfaction, they found that supervisory support enabled the employees to be more confident in performing their jobs. Charoensukmongkol et al. (2016), also, discovered that lack of supervisor support made the employees to feel unmotivated about their job performance. Similarly, Kula and Guler (2014) concluded that employee job satisfaction is low in large organizations because of the absence of the supervisor-employee relationships.

When employees’ views are congruent in the areas of supervisor support relations, employee job satisfaction increases (Ingram & Lee, 2015). Employees with a supportive system and supervisor-employee relationship with their leaders have higher levels of job satisfaction (Thompson & Lane, 2014). Ingram and Lee (2015) found that when police sergeant and officer views were congruent in the areas of support relations and expectations of aggressive enforcement, officers were more satisfied with their jobs.

On the other hand, when sergeants viewed aggressive enforcement as important, but officers did not, officers were less satisfied. Ingram and Lee (2015) suggested that supervisory influences were more pronounced in the early stages of the supervisor–employee relationship. Chen, Friedman, and Simons (2014) discovered that when middle management personnel are satisfied with their senior management, the effect trickles down and impacts the behavior of their line employees. However, the absence of supervisory support impacts the employee's work environment and increases the employees' intention to quit the organization (Chen et al., 2014). In order to increase efficiency, effectiveness, productivity and job commitment of employees, business leaders must satisfy the needs of employees by providing good working conditions and support systems that encourage attainment of organizational goals.

The participation of employees in management, supervision and decision-making has a significantly positive impact on job satisfaction (Zhu, Xie, Warner, & Guo, 2014). Zhu et al. (2014) indicated that the employees' willingness to participate (participation intention) appears to play a moderating role between actual participation on the one hand, and satisfaction on the other. According to Herzberg's TFT, company policy, supervision, interpersonal relationships, working conditions, salary, status, and job security are hygiene factors that are extrinsic to the job (Holmberg, Solis, & Carlstrom, 2015). When supervisors idealize employee needs by applying the TFT, job satisfaction may increase. Supervisors may idealize employee needs in the context of the TFT by providing challenging opportunities on the job. Business leaders who challenge employees with exciting work and increased responsibility often discover positive responses from employees, willing to contribute to the achievement of organizational growth (Park, Song, Kim, & Lim, 2015). Business leaders could improve employee commitment to an organization by creating a supportive supervisory environment, and by implementing and strengthening job satisfaction-enhancing strategies that encourage employees’ personal growth.

An employees’ sense of belonging in an organization increases when the employee feels they have meaning and when the supervisors consider them responsible enough by delegating duties to them (Duffy, Autin, & Bott, 2014). Lyon (2016) inferred that delegation of authority had a significant relationship towards employee commitment and job satisfaction. Lyon (2016) posited that delegation of authority is used when supervisors share power and authority with employees. Lyon (2016) stated that employee delegation avails the employees an opportunity to take responsibility and build employee-supervisory skills, while working with other employees in the organization. Duffy et al. (2014) also discovered that employee decision-making positively correlated to job satisfaction. Employees want to feel they have options in their organizations. Employee decision-making is related to the employee’s job satisfaction and the employee’s life satisfaction (Duffy et al., 2014). Lyon (2016) recommended other positive results of delegation include lower employee turnover and employee commitment to achieve organizational growth. Limbu, Jayachandran, and Babin (2014) suggested that leaders can stimulate employee growth in the workplace through growth-inducing tasks in job content, and not pain avoiding behaviors in the work environment.

Abusive supervision has been shown to have negative impacts on employees and organizational performance (Mathieu & Babiak, 2015). Abusive supervisors exhibit hostile verbal and non-verbal behaviors and rudeness towards employees. Mathieu and Babiak (2015) conducted a study to test the relationship between corporate psychopathy traits and abusive supervision, employees' job satisfaction and intention to quit their job. A total of 97 employees from a non-profit organization completed measures of their abusive supervision and corporate psychopathy traits as well as self-report measures of job satisfaction and turnover intentions. Corporate psychopathy was found to be positively and significantly correlated with abusive supervision and turnover intentions, and negatively correlated with employees' job satisfaction (Mathieu & Babiak, 2015). The findings indicate abusive supervision is detrimental to employee attitudes and should be discouraged in order to avoid negative consequences on employees and the organization. Furthermore, employees are influenced to perform their jobs when their supervisors possess a positive leadership style towards the employee (Rowold, Borgmann, & Borman, 2014). Lyon (2016) stated that employees like to remain with trustworthy, quality supervisors, and are open to communication with supervisors who care about the employees and their safety. Charoensukmongkol et al. (2016) concluded that the supervisor-employee relationship positively affects the employee’s job satisfaction level. When an employee perceives support from supervisors, the employees’ sense of accomplishment and contributions to the organization improves (Hamid & D'Silva, 2014). Hamid and D'Silva (2014) further asserted that employees who received organizational support were effectively inclined to work hard and contribute to achieving organizational goals.

Coworker Relationships and Job Satisfaction

Job satisfaction is one of the important factors affecting employee behavior and job performance. The level of job satisfaction of an employee affects the efforts exerted in achieving organizational tasks (Cassell, 2014). Because employees are important resources in organizations, the issues of employee job satisfaction are critical to the success of business organizations (Boccuzzo, Fabbris, & Pacagnella, 2015). Spell and Eby (2014) posited that a positive coworker relationship is one of the indicators of job satisfaction. The relationship between coworkers in organizations affects employee job satisfaction (Raziq & Maulabakhsh, 2015). Coworker relationships play an important role in decisions made by employees. Pietersen and Oni (2014) indicated that the quality of an employee and coworker relationship is an important predictor of job turnover. Tang, Siu, and Cheung (2014) inferred that coworkers support shaped employees' intentions to quit an organization. A positive coworker relationship creates a sense of embeddedness that reduces turnover (Chaudhary & Chaudhari, 2015). Tang et al. (2014) averred that workers were inclined to stay longer with an organization when they had the support of coworkers.

Close relationships with coworkers creates a bond that influences employees not to quit organizations (Fu, 2014). Yousef (2016) discovered that coworker relationship was an important predictor of job satisfaction among employees which enhances organizational commitment. Positive coworker relationship is an indicator of employee job satisfaction in organizations (Spell & Eby, 2014). Coworker relationships influence the decision of employees to remain in an organization. Gao, Newcombe, Tilse, Wilson, and Tuckett (2014) argued that talented employees who might have other opportunities to work with a business competitor decide to remain with an organization due to coworker support. Hayes et al. (2015) averred that attributes of the work environment have a significant bearing on job satisfaction and intention to leave. Belias and Koustelios (2014) also indicated that contemporary job-related phenomena like job satisfaction are related to employees' relations with colleagues and superiors, performance and perceptions of their organization's specific culture. In addition, the employees' preference of leadership style is likely to be affected by several factors, including demographic characteristics. Herzberg (1959) explained that the relationship between coworkers should be appropriate and acceptable. There should be mutual respect for peers, supervisors, and subordinates in order to avoid organizational conflicts and develop positive coworker relationships.

Coworker support is important in the workplace especially when there is heavy job demand. Job satisfaction differs for each employee. Fu (2014) discovered a significant impact on ethical behavior by coworkers and supervisors when job satisfaction was the primary indicator of promotion and employee retention. Yousef (2016) found that coworker relationship and supervision were important predictors of job satisfaction among employees and led to increased organizational commitment. Charoensukmongkol (2014) investigated how employee perceptions of a workplace related to coworker support, supervisor support, and job-related demands can determine the degree of attachment some employees feel to social media use at work. Charoensukmongkol found that coworker support and job demands are positively associated with social media use intensity, and that there was a positive association between job satisfaction and job performance. Yang and Guy (2015) suggested that business leaders must be cautious when implementing job satisfaction improvement policies, knowing that male and female employees display different emotional experiences in the workplace.

The capacity of coworkers to support returning employees is important in business organizations. Miraglia and Johns (2016) posited that coworkers are not a neutral party in work re-integration procedures of returning workers. Mauno and Ruokolainen (2015) opined that formalizing the coworker role to include communication, consideration and recognition might improve coworkers' work re-integration experiences. Asegid, Belachew, and Yimam (2014) suggested that business managers should consider the modification of the working environment and group cohesions rather than trying to modify employees to retain and maintain more experienced workers for the organizations.

The globalization of markets necessitates that businesses innovate if they desire to remain relevant and competitive. Organizations should prioritize employees' well-being in the workplace to reduce employee-turnover rates, enhance knowledge management, and sustain a competitive advantage (Huang, Gardner, & Moayer, 2016; Hurley, 2015). Shared values and a supportive environment are prerequisites for connecting employees (Huang et al., 2016). Galpin, Whittington, and Bell (2015) stated that researchers have identified the importance of linking HR strategies to performance management systems to create a sustainable organization. Employee engagement increases with positive coworker relationships and a favorable working environment (Anitha, 2014). Kuo-Chih, Tsung-Cheng, and Nien-Su (2014) inferred that job satisfaction includes participation by employees in a way that promotes innovation and effective trust between coworkers and managers. Palanski, Avey, and Jiraporn (2014) examined coworkers' relationships and job satisfaction and concluded that abusive supervision encourages employees to search for other opportunities.

The work environment plays an integral part in encouraging ethical or unethical behavior. Employees in organizations emphasizing ethical values behave ethically because the organizational culture molds ethical behavior (Birtch & Chiang, 2014). According to Martin, Kish-Gephart, and Detert (2014), ethical infrastructure can prevent employees from engaging in self-directed unethical behavior but may motivate other types of unethical behavior. Employees' perceptions of ethical climates can lead employees to disengage morally about common behaviors among coworkers (Martin et al., 2014). Moral disengagement is a way of reasoning that leads employees to behave unethically without feeling distressed (Knoll, Lord, Petersen, & Weigelt, 2016). Employees would usually feel distress when behaving contrary to their internal moral guideline (Martin et al., 2014). This internal self-regulatory process ensures behavior in line with socially accepted moral norms.

Demographic Characteristics and Job Satisfaction

Age. There have been several investigations into the relationship between employees' age and job satisfaction. Studies have confirmed a positive relationship between an employee's age and job satisfaction. Empirical evidence has shown significant variations across age, with younger employees tending to report lower job satisfaction than older ones (Jain, 2015). Riza, Ganzach, and Liu (2018) investigated how age and job tenure relate to job satisfaction. Riza et al. discovered that individuals became less satisfied as their tenure within a given organization increased; yet as people aged and transitioned from organization to organization, their job satisfaction increased. Gyekye and Haybatollahi (2015) explained that older workers have more potential of achieving job satisfaction than younger workers. On the other hand, Jain (2015) diverged that there is no significant relationship between age and job satisfaction.

Kashif et al. (2016) investigated the effect of age on job satisfaction of employees in public and private industries. The results showed that younger employees were more affected than older employees when it comes to feeling satisfied on the job. Zacher and Griffin (2015) hypothesized that the positive relationship between career adaptability and job satisfaction is stronger among younger employees and workers with a high motivation to continue working compared to relatively older employees and workers with a low motivation to continue working. Zacher and Griffin showed that older employees' age, but not their motivation to continue working, moderated the relationship between career adaptability and job satisfaction.

There are also persuasive arguments suggesting that a negative relationship exists between age and job satisfaction. The age of an employee does not have a significant impact on job satisfaction (Jung & Yoon, 2015). Bang (2015) inferred that age moderated the relationship between professional respect and job satisfaction such that it was stronger for younger workers, and job satisfaction had a greater positive influence on intention to stay for older rather than younger workers. Macdonald and Levy (2016) studied the mounting concerns about how perceptions of age and aging may influence the workplace. Macdonald and Levy investigated understudied psychosocial factors (age identity, aging anxiety, perceived age discrimination, perceived social support at work, and work centrality) that may buffer or hinder job satisfaction, commitment, and engagement. Their findings indicated that age identity, work centrality, and perceived social support could be targeted to improve job satisfaction, commitment, and engagement, while it would be beneficial for organizational policies to continue to focus on reducing age discrimination as well as reducing anxiety about aging in the workplace. This finding is consistent with Herzberg's TFT, which suggested that employees are satisfied and motivated where hygiene and motivational factors exist in the workplace.

Gender. Gender is an important demographic factor to consider in working environments because of the differences observed in job satisfaction levels, occupational stress, and the severity of stress among different genders (Cottingham, Erickson, & Diefendorff, 2015). Esterik-Plasmeijer and Raaij (2017) inferred that male employees are more satisfied in their jobs than their female counterparts. Zou (2015) argued that gender difference could be traced to different factors that satisfy each gender. Esterik-Plasmeijer and Raaij (2017) appraised that while male employees tend to be satisfied with salary, promotion, supervision, and power, female employees are satisfied with their work, and co-workers. Job satisfaction in women is affected by the exposure to different stressors such as multiple roles, lack of career progress, discrimination, and stereotyping (Cottingham et al., 2015). Zou (2015) argued that gender seems to affect the employees' feelings of job satisfaction in terms of nature of work and attitudes towards immediate supervisors. Zou (2015) discovered that women report significantly higher levels of job satisfaction than men, and that work orientations are closely associated with one's job satisfaction and their relationships vary significantly across male and female employees. However, the observed gender satisfaction differential is eliminated once work orientations are taken into consideration.

Affum-Osei, Acquaah, and Acheampong (2015) investigated the relationship between organizational commitment and demographic variables (gender, age, qualification, experience and marital status) in Ghanaian banks. The results showed that majority of the employees were moderately and highly committed with male employees recording the highest level of job satisfaction compared to their female counterparts. The study further indicated that, there is evidence of significant relationship between organizational commitment and demographic variables (gender, age, qualification, experience and marital status). Affum-Osei, Acquaah, and Acheampong concluded that some of the organizational policies should be geared towards the improvement of employees' commitment in order to enhance their performance.

According to Mensi-Klarbarch (2014) there are no simple conclusions about the differences between the gender of an employee and job satisfaction, as employees are moderately satisfied with their jobs and there exists no significant difference between the job satisfaction of male and female employees. Vanderbroeck and Wasserfallen (2017) discovered that the relationship between the gender of an employee and job satisfaction was found to be the weakest predictor of overall job satisfaction. Gender could affect job satisfaction indirectly through organizational socialization and quality of work life. Female employees respond more to extrinsic factors such as pay, benefits, coworkers, and communication than their male counterparts do (Maamari, 2014). Singhapakdi et al. (2014) indicated gender disparity with female managers having lower levels of job satisfaction than male managers. Yang and Guy (2015) suggested that business leaders must be cautious when implementing job satisfaction improvement policies, knowing that men and women express different emotional experiences.

Job tenure. Extensive research has been conducted to investigate the relationship between employees' job tenure and job satisfaction in organizations (Belias et al., 2014; Riza, Ganzach, & Liu, 2018). Bank employees are valuable assets that can produce more when satisfied (Salami & Ajitoni, 2016). Laird, Harvey, and Lancaster (2015) appraised employees in the banking industry in Nigeria with short, medium, and long tenure of work. Bank employees in Nigeria comprise more than 50% of the total workforce in the country (Laird et al., 2015). Laird et al. inferred that a long tenured job gives the employee more resources to increase knowledge, skills, and abilities to earn promotion on the job.

Bednarska and Szczyt (2015) found that employees rate health, safety, and job content higher than job tenure and job security as job satisfaction factors. The years of experience in an institution and industry are likely to impact employee job satisfaction. Bank employees with fewer years of experience display lower job satisfaction levels than employees with longer working experience (Salami & Ajitoni, 2016). Belias et al. (2014) showed that when it relates to years of experience in general and years of experience in a specific institution, a negative correlation exists with the factor of supervision. This relationship indicates that the less the job tenure of employees, the more likely the employees portrays negative attitudes towards superiors in the organization. Researchers have also discovered statistically significant relationships between job satisfaction and job tenure, and that employees with shorter job tenures display lower levels of job satisfaction than employees with longer years of experience (Vanderbroeck & Wasserfallen, 2017). However, Davis (2014) discovered that employees with fewer years of experience are not affected by job satisfaction, as they experience more satisfaction and perform better in the early stages of their careers than employees with more years of experience.

Effects of Job Dissatisfaction

Motivators are needed in order to inspire employees to higher performance, while hygiene factors are needed to address job dissatisfaction (Davis, 2014). According to Herzberg's TFT, hygiene factors such as working conditions, salary, quality of supervision, interpersonal relationships, status, organizational policies, and security are needed in organizations to ensure employees do not become dissatisfied. There are several factors that affect the level of an employee’s satisfaction in an organization. Belias and Koustelios (2014) identified some of the factors to include level of pay and benefits, perceived fairness of the promotion system, quality of the working conditions, the job itself, leadership, and social relationships. Holmberg, Solis, and Carlstrom (2015) classified the factors into those related to the job (pay, work itself, supervision, promotion possibilities, peers, and working conditions) and those related to the individual (individual’s loyalty to company, experience, age and gender, and education). Holmberg et al. (2015) indicated that salary, efficiency at work, fringe supervision, and coworker relations are the most important factors contributing to job satisfaction. Afolabi and Mufutau (2014) suggested that job satisfaction had a significant and positive relationship with organizational commitment and employee performance. Salami and Ajitoni (2016) indicated that emotional intelligence, motivation and pay could be considered by counsellors when designing interventions to reduce burnout among bank employees, and that these variables separately interacted with some job characteristic components.

Researchers have examined the consequences of customer behavior, staff training, personality traits, age, gender salary, marital status, and education differences on job satisfaction (Afolabi, & Mufutau, 2014; Affum-Osei et al., 2015; Salami & Ajitoni, 2015). The researchers highlighted the importance of the consequences of employee expectations from the job. The negative consequences of employee expectations lead to job dissatisfaction when employees consider their expectations not met within the organization (Boccuzzo, Fabbris, & Pacagnella, 2015). The following sections describe some of the effects of job dissatisfaction in the workplace.

Decreased productivity. Decreased productivity has an adverse effect on profitability (Khoele & Daya, 2014). Decreased employee productivity could result in negative outcomes for an organization’s performance and the economy (Duffield, Roche, Homer, Buchan, & Dimitrelis, 2014; Griffin, Hogan, & Lambert, 2014). Employees who have lower job satisfaction are more unlikely to remain loyal to their employer, and have positive feelings towards their jobs (Talachi, Gorji, & Booerhannoeddin, 2014). Employees with decreased productivity and low levels of perceived organizational support believe that the organization do not value their contributions and care about them (Chao-Chan & Na-Ting, 2014). Khoele and Daya (2014) inferred that decreased productivity could lead to high employee turnover, which is a cause for alarm, not only because of the costs associated with staff recruitment, selection, and training, but also due to the increasing scarcity of experienced talent. When employees have unclear instructions, job motivation and satisfaction diminish, and turnover intentions increase (Jung, 2014). Employee retention and job productivity are directly related to employee satisfaction (Yadav & Aspal, 2014). Tehseen and Ul Hadi (2015) averred that an employee’s job satisfaction leads to better job performance and retention.

Job satisfaction and firm value are linked (Alsughayir, 2014). Job satisfaction is beneficial for firm value because it takes into account the cost of increasing job satisfaction. Satisfied employees are more productive in the workplace (Alsughayir, 2014). When employees are satisfied with their jobs, they feel obligated to come to work and compel themselves to improve their performance in order to achieve desired organizational and personal goals (Onikoyi, Awolusi, & Ayodeji, 2015). Employees’ performances are higher where they perceive they have access to workplace empowerment structures and are satisfied with their jobs (Vanderbroeck & Wasserfallen, 2017). However, when employees are dissatisfied with their jobs this leads to decreased productivity, and may result in high employee turnover (Shipp, Furst-Holloway, Harris, & Rosen, 2014). Rafiee, Bahrami, and Entezarian (2015) indicated that personality characteristics and individualistic differences of employees are among the most important factors that predict organizational commitment and help organizations attain their goals.

Yousef (2016) examined the direct and indirect relationships among job satisfaction, organizational commitment, and attitudes toward organizational change and their dimensions. The results indicated that employees in the investigated business units were highly satisfied with supervision and coworkers, whereas they were slightly satisfied with work conditions and job security, but they had low satisfaction with pay and promotion facets of the job. Kashif et al. (2016) also found that an increase in the measure of job satisfaction by one within-plant standard deviation increases value-added per hours worked in manufacturing by 6.6%. Because of the importance of higher productivity to organizations, business leaders should strive to keep employees satisfied on the job to ensure organizational sustainability.

Poor health. Dissatisfied employees often have a lower rate of good mental and physical health. Mensi-Klarbarch (2014) considered job satisfaction to be a strong predictor of the overall individual well-being. Employees with better mental and physical health learn new job skills faster, have fewer grievances, and record less job accidents

(Mensi-Klarbarch, 2014). Job dissatisfaction also affects employees' health negatively, as it brings about emotional stress, insomnia, and demands on mental health (Lampinen, Viitanen, & Kono, 2015). Employees' well-being and state of health are important when considering job fit and task assignment. Lampinen et al. (2015) argued that forms of well-being vary in employees, differing with respect to energy-related arousal in addition to whether they are negative or positive. Darmody and Smyth (2016) posited that more activated forms of well-being were associated with poorer, rather than better, person-job fit, since greater motivation raises wanted levels of job features and may thus reduce fit with actual levels.

Business leaders need to accommodate job characteristics that promote high job satisfaction in employees. Employee well-being at work is influenced by job characteristics and individual differences in coping styles (Darmody & Smyth, 2016). Rueda et al. posited that workplace demands, intrinsic and extrinsic effort, and negative coping and attributional behaviors were associated with high levels of depression and anxiety and low job satisfaction in employees. However, lower levels of depression and anxiety and high job satisfaction are associated with rewards, social support, job control, and positive coping and attributional behaviors. Poor health interferes with people's ability to work. Darmody and Smyth (2016) indicated that when employees are depressed, their level of productivity drops, and this affects the organization negatively.

Increased employee turnover. The human resource of an organization remains one of the greatest assets needed by organizations to succeed (Zeb, Jamal, & Ali, 2015). Job satisfaction affects an employee's decision to stay or leave an organization. There is a higher exit rate from an organization when employees are not happy or satisfied with their jobs. There is a negative relationship between turnover and organizational commitment (Charoensukmongkol, Moqbel, & Gutierrez-Wirsching, 2016). Business leaders need to invest in retaining a talented workforce in order to remain competitive in the marketplace (Oladapo, 2014). George (2015) averred that dissatisfied employees often leave organizations for lucrative options and this may result in loss of experience and shortage of skilled manpower.

Low job satisfaction increases employee turnover intention (Schubert & Anderson, 2015). Employees leave organizations when they are not satisfied and are likely to stay longer in organizations that promote policies that increase job satisfaction in the workplace (George, 2015). The retention of employees has become a key performance indicator for many organizations (Moussa, 2013). There is usually a cost associated when the rate of employee turnover is high in organizations (George, 2015). Oladapo (2014) posited that retaining experienced and talented employees is a major challenge that business leaders should take seriously in order to respond to market challenges such as customer satisfaction and maintaining a competitive edge in the market.

Retirement. Satisfaction on the job affects the decision by an employee to retire. Employees with positive job attitudes prefer not to retire early like those who display negative attitudes towards their job and organization’s social setting (Kalokerinos, Von Hippel, & Henry, 2015). Satisfied and motivated employees spend a longer time with an organization due to the positive relationship existing between job satisfaction and commitment (Knight & Kleiner, 2015). Oladapo (2014) argued that retaining talented employees is an important strategy for business leaders to maintain a competitive edge in global markets and ensure experienced personnel do not leave the organization.

Employee job satisfaction is a significant determinant of the intention to retire or prolong a career (Lampinen et al., 2015). Lampinen et al. (2015) posited that there is no difference in the effect of job satisfaction between salary earners and self-employed individuals. However, the discovery was that other domains of life influence how job satisfaction affects retirement-age intentions, and that these influences differ between self-employed and salaried employees. According to Lampinen et al., these findings imply that business leaders need to develop measures to improve the job satisfaction of older employees as an alternative to the regulatory approach of prolonging working careers by increasing the statutory retirement age.

Decreased organizational commitment. Employees’ levels of motivation are important for creating value and accomplishing organizational effectiveness (Tinuoye et al., 2016). Employees commit to organizations for different reasons. Job satisfaction is one of the major reasons employees commit to organizations (Yousef, 2016). The organizational culture has a significant impact on improving levels of job satisfaction and commitment (Alsughayir, 2014). Employees with strong organizational commitment will stay with an organization because they believe it is the right thing to do (Yousef, 2016). The decline in organizational commitment often results from dissatisfaction of employees. Satisfied employees are often committed to the organization and show interest in tasks and duties assigned to them (Huang & Gamble, 2015).

Singh and Rana (2015) suggested that because performance-based practices had a positive impact on organizational commitment, bank leaders should link performance appraisals with compensation and rewards to enhance employee commitment. Job satisfaction is a major driver of organizational commitment (Mathieu & Baiak, 2016). When employees are satisfied on the job, they display positive commitment to the organization (Yousef, 2016). Understanding the relationship between the culture of an organization and job satisfaction might help employers to increase organizational commitment among employees.

Absenteeism. When satisfaction is high, absenteeism is low. Job dissatisfaction often results in absence from work. Absenteeism is one of the major factors associated with dissatisfied employees, and this causes additional costs to organizations (Mahy, Rycx, & Volral, 2016). Employees who are satisfied will be committed and report to work in order to help the organization retain valuable customers and employees, and maintain a competitive advantage (Siu, 2016). Tromp (2015) indicated that absenteeism is a costly issue for organizations, and its causes need to be handled in the workplace in order to reduce the phenomenon.

Diestel, Wegge, and Schmidt (2014) developed and tested an integrative cross-level model of the individual relationships between both externally focused satisfaction (job conditions) and internally focused satisfaction (work unit) and absenteeism. Diestel et al. discovered that the negative relationship between externally focused satisfaction and individual absenteeism is strongest in the presence of high mean and dispersion levels of work-unit absenteeism, whereas a weak relationship exists when either the mean or dispersion levels of work-unit absenteeism, or both, are low. Similarly, Diestel et al. demonstrated that the negative relationship between internally focused satisfaction and individual absenteeism is strongest under conditions of low mean and dispersion levels of work-unit absenteeism, whereas this relationship is weaker when either the mean or dispersion levels of work-unit absenteeism, or both, are high. Thus, simultaneously improving individual internally focused satisfaction and reducing work-unit absenteeism is the most promising approach to increasing employee job satisfaction and reducing absenteeism.

Poor job organization. Job organization has an influence on employee satisfaction. There exists a positive relationship between job organization and job satisfaction. Job organization has a significant positive influence on job satisfaction (Gelard & Rezaei, 2015). The primary objective of job organization is to reduce job dissatisfaction and eliminate monotony arising from repetitive work. Appropriate job organization by satisfied and skilled personnel leads to higher job performance (Onikoyi et al., 2015). Employees who properly plan their jobs are able to use mentoring skills and are well equipped to build positive relationships with colleagues, and this in turn, can lead to increased organizational commitment, productivity, job satisfaction, and perceived organizational support.

Measurement of Employee Job Satisfaction

The engagement and satisfaction of employees is one of the major impacts on an organization’s profitability. Emotional turbulence often arises in the organization due to work demands, leading to stress and demotivation (Oluitan et al., 2015). Ensuring that the needs of employees are met is one of the key functions of business leaders in satisfying employees in the workplace (Hakansson & Isidorsson, 2016). Gupta, Kumar and Singh (2014) explained that employees who are dissatisfied slow down organizational growth, disengage from work, and are not motivated to be productive. Satisfied employees, on the other hand, are motivated to generate income, provide value to shareholders and ensure organizational sustainability (Nasomboon, 2014). It is therefore necessary for organizational leaders to create a satisfying environment in order not to lose high performing employees and to attract skilled talents to the organization.

Employee satisfaction surveys provide a measure of satisfaction within an organization's employees. Employees' surveys provide important comments and suggestions offered directly by the employees (HR-Survey.com, 2014). The surveys are used to obtain the opinions of employees on organizational policies, programs, and other issues affecting the organization. Some of the items included in employee surveys include areas such as creativity, innovation, satisfaction, senior management, interpersonal relations, obtaining results, functional expertise, compensation, listening ability, analytical thinking, customer service, and communication (HR-Survey.com). In the research literature, the Job Descriptive Index (JDI), Multifactor Leadership Questionnaire (MLQ), and the Minnesota Satisfaction Questionnaire (MSQ) are the most extensively used and validated employee satisfaction surveys. Researchers use the JDI to measure satisfaction in five different job areas: pay, promotion, coworkers, supervision, and work itself (BGSU, 2009). The JDI is reliable and has a wide range of validation evidence.

Leadership in Business Organizations

Leadership plays an important role in many professions, especially in tasking positions such as bank leadership. Considering the importance of employee satisfaction in the banking industry, identifying the intrinsic and extrinsic factors that influence job satisfaction is crucial for an organization's progress (Kalhoro, Jhatial, & Khokhar, 2017; Sdrali, Goussia-Rizou, Giannouli, & Makris, 2016). The primary focus of most management research is to distinguish between effective and ineffective management practices (Hakansson & Isidorsson, 2016). Research has been conducted on the definition of leadership, with no clear definition emerging as the accepted term for general use (Adosa, Gbadamosi, & Osabutey, 2016). Fiaz et al. (2017) inferred that leadership is one of the most widely researched studies in the social sciences and plays a pivotal role in the success and survival of organizations, families, wars, and politics.

Leadership is a process in which an individual's interpersonal skills influence other individuals to accomplish specific goals within an organization (Syafi, Thoyib, & Nimran, 2015). Leadership description includes the identification of individual traits and qualities of the leader and associating those traits and qualities to the observed behavior of the leader (Burns, 2014; Goodall & Pogrebna, 2015). Leadership influences the behaviors and beliefs of individuals (Bloom & Abel, 2015). Belias and Koustelios (2014) asserted that the leader steers the employee towards goal achievement and confidence. Leaders commit to the values and outcomes that align with the long-term interests of stakeholders in organizations (Adosa et al., 2016). Leader behaviors explain more variance in leadership effectiveness than leader traits, and the combination of leadership traits and behaviors accounts for a minimum of 31% of the variance in leadership effectiveness (Adosa et al., 2016). Hatane (2015) averred that maximizing employee performance improvement strategies would help leaders achieve high employee performance and productivity.

Organizations are social institutions composed of people involved in dynamic relationships. The fundamental purposes and goals of the organization are accomplished through the effectiveness of the dynamic social relationships between leaders and followers, superiors and subordinates, managers and workers (Reb, Narayanan, & Chaturvedi, 2014)). The effectiveness of the leader affects the effectiveness of the organization, and a vital factor in organizational achievement is the reputation of the leader. Business leaders should understand that increased customer satisfaction establishes confidence in the organizational leadership (Homisak & Buam, 2015). Wisse, van Eijbergen, Rietzschel, and Scheibe (2015) indicated that corporate social responsibility influenced the external satisfaction of employees in business organizations.

The preference of customers is crucial if organizations want to remain competitive (Heinonen & Strandvik, 2015). Bank managers use different customer relationship strategies and systems to target profitable customers, develop customized products, improve customer service delivery, and increase employee motivation (Spiess, T'Joens, Dragnea, Spencer, & Philippart, 2014). Leader effectiveness is ultimately determined by organizational reputation and effectiveness, which in part depends on the behavioral inputs supplied by the participants in the dynamic social relationships (Sakiru et al., 2014).

Leadership Theories

Leadership plays an important role in directing business organizations to success. There exists a nexus between leadership behaviors and employee job satisfaction (Izidor & Iheriohanma, 2015). Leadership behaviors that inspire a shared vision promote efficiency and lead to increased productivity and job satisfaction (Aime, Humphrey, DeRue, & Paul, 2014; Mathieu & Baiak, 2016). Low levels of employee job satisfaction and organizational commitment result from leadership behaviors that disrespect employees' feelings and display exploitative and self-aggrandizing attitudes towards employees (Ryu, 2016). There are different characteristics that make a business leader successful; different approaches to leadership enable managers to explore how employees can be guided to achieve the missions and visions of an organization (Thibodeaux, Labat, Lee, & Labat, 2015). Researchers study leadership theories to have a better understanding of the relationship between leaders and employees in business organizations.

Leadership theories provide the bedrock of the understanding of leadership. The concept and definition of leadership is one that has been widely debated among researchers (Park et al., 2017; Syafi, Thoyib, & Nimran, 2015). Despite the differing perspectives about leadership definition and understanding of leadership, leadership theories prevailed throughout the industrial revolution and have developed to mirror the transactional theories, kaizen, and total quality management (Jaca & Psomas, 2015; Arslankaya & Atay, 2015). Neumerski (2013) stated that leadership theories focus on four core theory groups: (a) trait, (b) behavioral, (c) contingency, and (d) power and influence (transformational & transactional).

Trait theory. Trait theories state that effective leaders possess common innate characteristics or traits that enable them to lead others. Traits and qualities such as integrity, empathy, assertiveness, and good decision-making skills were identified as personality traits unique to effective organizational leaders (Neumerski, 2013). However, leadership success is not guaranteed by any of these, or even a combination of these traits (Neumerski, 2013). Traits are external behaviors that emerge from within individuals or inherited personal characteristics, and make an individual unique (Murale, Singh, & Preetha, 2015). Trait theories focus on what makes good organizational leaders and argue that good leaders share common innate and instinctive traits that characterize good leadership in organizations.

Behavioral theory. Behavioral theories focus on the behavior of business leaders. Behavioral theories explore what good organizational leaders do that makes them successful. The focus is on leadership behavior (Harris et al., 2016). The conduct of leaders within the organization affects job performance, and this is why the primary focus of behavioral researchers in the field of organizational studies has been on how business leaders conduct themselves in organizations (Harris et al., 2016). Earlier research conducted in the 1930s by Lewin resulted in the development of a leadership framework based on a leader's behavior. Many leadership behaviors are relevant at different times and are based on consideration of the right behavioral style to apply for each situation (Lindblom, Kajalo, & Mitronen, 2015). Based on the behavioral conduct of leaders, three types of business leaders were identified within an organization: Autocratic leaders, democratic leaders, and laissez-faire leaders (Prosman, Scholten, & Power, 2016). The application of any of these leadership styles impacts the transformation of employees into satisfied, high performing, and committed employees (Izidor & Iheriohanma, 2015; Khuong & Hoang, 2015). The leadership style adopted in an organization depends on the business manager and varies in different leaders.

Contingency theory. The aim of this theory is to identify how situations affect and influence leadership. The idea behind the contingency theory is the realization that the best leadership styles depend on the situation and that leadership styles should be adapted to the situation in the organization (Otley, 2016). The Hersey-Blanchard situational leadership theory, the path-goal theory, and Fieldler's contingency model are popular contingency-based leadership theories (Lin, 2016). The theory emphasizes that the success of leadership depends on internal and external factors and situations within organizations (Kim, Chung, Lee, & Preis, 2015). Business leaders adopting this style of leadership make decisions based on the situation in the organization.

Power and influence theories. Power and influence theories focus on how leaders use power and influence to achieve things in organizations. The transactional leadership style is an example of a theory that uses this approach by assuming that people do things because of rewards expected from accomplishing set goals (Deichmann & Stam, 2015). Business leaders use their powers to influence subordinates to perform what the leader wants. According to Tyssen, Wald, and Spieth (2014) transactional leaders focus on designing tasks and rewards frameworks using economic means, as it is assumed that subordinates only do things for rewards.

Leadership Styles in Business Organizations

Organizational culture is one of the important concepts in the fields of business management and organizational theory that has significant outcomes on the organization. Business firms can achieve effective business performance by developing strong organizational culture and effective leadership (Jacobs et al., 2013). The relationship between leadership and firm performance is important to business practitioners because leadership has a direct influence on organizational productivity (Thibodeaux et al., 2015). The effect of leadership on the firm and employee began with the trait approach, and later led to the emergence of leadership styles such as transactional, supportive, participative, super, servant, entrepreneurial, and spiritual leaderships (Deichmann & Stam, 2015; Khan, Nawaz, & Khan, 2016). Notable attention has been paid in the business and management literature to each of these leadership styles in business organizations.

Leadership styles have emerged from the interactions between business leaders and employees having different backgrounds. The globalization of organizations has led to dynamic changes that have encouraged business leaders to have a paradigm shift in their approach to formulating strategies to encourage maximum output from employees (Lin, 2016). Leadership styles have a correlation with the personality of leaders. Belias and Koustelios (2014) explained that a positive significant correlation exists among personality of business managers, their leadership styles, and their capabilities to lead change in business organizations. Lin (2016) also acknowledged that personality plays an important role in the emergence and effectiveness of business leaders. Lin stated that the relatively weak relation between personality and leadership styles in previous studies was mainly due to relatively low levels of self-agreement with other behavioral traits. A major challenge in studying leadership in business is associated with universality and generalizability, verifiability, and the search for immutable truths, especially in the need of replication of findings (Izidor & Iheriohanma, 2015; Van Dierendonck et al., 2014). However, Prosman et al. (2016) posited that leadership and followership are evolved traits needed to solve recurrent group coordination problems in organizations.

Autocratic leaders. Business leaders making use of this leadership style make decisions without consulting team members. Autocratic business managers often thrive in business environments where decisions need to be made quickly and the input of team members is not necessary because the business leader has the necessary information needed for achieving organizational goals (Khuong & Hoang, 2015). De Hoogh, Greer, and Den Hartog (2015) inferred that in this style of leadership, business managers tell employees what they want by providing clear directions on how to achieve assigned tasks without regards to the feelings, thoughts, or personal development of subordinates.

Democratic leaders. Business leaders applying this style of leadership make the final decisions but involve employees or team members in the decision-making process. This style of leadership encourages creativity, employee engagement, employee respect, and leads to high job satisfaction (Bamiatzi, Jones, Mitchelmore, & Nikolopoulos, 2015). This style of leadership is often regarded as participative and is normally applied when part of the information for decision-making is available to the business manager, and the other part available to the employee. This style of leadership is not effective when quick decisions need to be made. However, according to Fiaz, Su, Amir, & Saqib (2017), this style of leadership gives employees the feeling of responsibility and ownership, while it enables the business leader to make better decisions.

Bureaucratic leaders. Bureaucratic leaders follow rules strictly and ensure their team members follow procedures. Routine, layers of control, and detail characterize business managers exhibiting this leadership style. Alonderiene & Majauskaite (2016) stated that bureaucratic business managers control the flow of information and attempt to manipulate employees' reactions by filtering information in order to give power to their leadership. This kind of leader shares behaviors comparable to autocratic business managers. They both exhibit control and detail in what they do. Fiaz et al. (2017) posited that while the autocratic leadership evolves from the domination of an individual, an assembly of leaders could execute bureaucratic leadership. This leadership style discourages employee creativity and application of discretion and discourages employees to the point of alienation (Alonderiene & Majauskaite, 2016; Izidor & Iheriohanma, 2015). Izidor and Iheriohanma, (2015) averred that despite the fact that the bureaucratic leadership style can be assimilated in modern business organizations, the bureaucratic leadership styles are the foundations of most government agencies' leadership practices.

Laissez-faire leaders. In this style of leadership, business leaders allow employees to make business decisions. Employees and team members are given a lot of latitude on how their jobs and tasks are performed (Izidor and Iheriohanma, 2015). The leader provides support with resources and advice and is still responsible for strategic decisions made in their absence (Izidor & Iheriohanma, 2015). The autonomy enjoyed by employees can lead to increased job satisfaction but can be destructive if the team members do not have the required job skills, knowledge, and motivation to do their jobs. Managers employ this style of leadership when employees are able to analyze business situations, are highly skilled, and can determine what solutions are needed (Yang, 2015). The popular belief is that the laissez-faire manager delegates in order to avoid taking responsibilities (Wong & Giessner, 2016; Yang, 2015). Khan, Nawaz, and Khan (2016) indicated that this style of leadership can be damaging to business organizations as it reflects a lazy and noncommitted attitude among business executives.

Servant leaders. Servant leadership style combines the desire of business leaders to serve rather than just leading employees. It is posited that business managers who combine their motivation to lead with a need to serve display servant leadership (Gil-Garcia, Pardo, & Sayogo, 2016; Van Dierendonck & Patterson, 2015). Managers displaying this style of leadership tend to exhibit behaviors that lead to the empowerment, development, and accomplishment of professional and personal goals of employees (Van Dierendonck & Patterson, 2015). High quality relationship, trust, and fairness are the expected and most important mediating processes to encourage self-actualization, positive job attitudes, performance, and strong organizational focus on sustainability and corporate social responsibility (Goh & Zhen-Jie, 2014). Servant leadership style can create a positive corporate culture and can lead to high job satisfaction among team members.

Transactional leaders. This style of leadership in business involves an exchange relationship between the business leader and team member. The exchange relationship starts when team members agree to obey their business manager in return for rewards upon achieving clearly specified goals (Belias & Koustelios, 2014). The transaction usually involves the organization rewarding the team members in reciprocation for their effort and compliance in achieving set tasks. Transactional leaders focus on doing things right and not on doing the correct thing (Kabir & Islam, 2015).

The transactional leader focuses on controlling behavior through enticements and corrective actions (Tyssen, Wald, & Spieth, 2014).). The business manager using this style has a right to sanction team members whose work falls short of specified standards. Transactional business managers clarify the roles and responsibilities of every team member, and places emphasis on the superficial and not the substantial (Deichmann & Stam, 2015). Employees who are ambitious and are motivated by external rewards (compensation inclusive), thrive and find satisfaction under this leadership style which judges team members based on performance.

Transformational leaders. Transformational business leaders develop a positive relationship with team members with a view to strengthening employee and organizational performance. Transformational leaders encourage and develop employees to look beyond their own needs but focus on group interest (Deichmann & Stam, 2015; Tyssen et al., 2014). Sahin, Çubuk, and Uslu (2014) posited that transformational leadership is more effective, innovative, satisfying, produces effective organizational change, and leads to productive employees.

Deichmann and Stam (2015). identified a transformational leader as a model of integrity and fairness, one who sets clear goals, has high expectations, provides support and recognition, and encourages team members to look beyond their self-interest. There exists a positive nexus between transformational leadership and employee performance (Gil-Garcia et al., 2016). Transformational business leaders inspire employee satisfaction and job fulfillment, which the employees then manifest in the form of positive performance and commitment to the organization (Tyssen, Wald, & Spieth, 2014). Transformational leadership is the most effective style of leadership as the business managers inspire and support their team members. Employees see transformational leaders as role models who encourage team members to aspire to greater heights. As indicated by Lin (2016), business leaders should have a paradigm shift in their approach to formulating strategies to encourage maximum output from employees in order to increase productivity and profitability.

Job satisfaction is important in business organizations. Job satisfaction is usually linked with job motivation, but the nature of this relationship is not clear (Chomal & Baruah, 2014). Chomal and Baruah (2014) stated that job satisfaction is not the same as job motivation. Herzberg's TFT of job satisfaction is useful in explaining factors that contribute to job satisfaction. As earlier stated, hygiene factors affect job dissatisfaction (Sankar, 2015) Intrinsic and extrinsic motivators are predictors of job satisfaction (Jarkas, Radosavljevic, & Wuyi, 2014; Okan & Akyüz, 2015). Hygiene and motivation factors represent both intrinsic and extrinsic factors. Mbugua, Waiganjo, and Njeru (2015) indicated that employees' value both the internal and external factors in an organization and were relevant factors when deciding whether to remain with the organization. TFT is significant to the independent variables of my study. Onuoha et al. (2015) applied Herzberg's TFT and its influence, to study the effects of environmental factors like work tasks and environment, compensation and promotion, and leadership on job satisfaction levels. Damij, Levnajić, Skrt, and Suklan (2015) indicated that aligning motivation with the organizational strategy would lead to a satisfied workforce. Onuoha et al. (2015) implied that one's fulfillment with the work determined one's job satisfaction.

Employees who have higher job satisfaction are more loyal to their organizations, like their job more, and have positive feelings towards their jobs (Talachi et al., 2014). Opportunities for career promotion rank among the top three motivators for employees and this implies that when the employee knows that opportunities to progress vertically abound in the organization, the employee will endeavor more and be more productive (Secara, 2014). Personality characteristics and individual differences of coworkers are among the important factors that predict organizational commitment and help organizations achieve their goals (Rafiee et al., 2015). Supervisor's behavior could also affect job satisfaction, organizational commitment, and an employee's intention to leave an organization (Mathieu, Fabi, Lacoursière, & Raymond, 2016). Tehseen and Ul Hadi (2015) indicated that an employee's job satisfaction leads to better job performance and retention.

Job satisfaction may also shape turnover rates (Zopiatis et al., 2014). Job satisfaction is one of the strongest predictors of employees' intent to stay and retention (Zopiatis et al., 2014). Employee loyalty is effective for retention where job satisfaction is low (Ashmore & Gilson, 2015). Employee job dissatisfaction could result in high staff turnover, which is problematic because it results in the loss of valuable knowledge from an organization's experienced talents who leave the organization (Sukriket, 2015).

Despite implementing strategies to combat employee job dissatisfaction, bank leaders continue to face retention challenges resulting from dissatisfied employees. Prior studies provide insights as to the specifics of these challenges including job dissatisfaction, working environment, the lack of organizational commitment, and leadership failure (Idris, 2014). Having an understanding of the correlates of job satisfaction among bank employees may contribute toward helping bank leaders implement effective strategies for retaining employees.

Transition

Section 1 of this study introduced the foundation and the background of the study. This section also included the elements of the problem and purpose statements, the nature of the study, the research questions and hypotheses, the theoretical framework, operational definitions of terms, the assumptions, limitations, and delimitations, the significance of the study, and the literature review. In Section 2, I reiterate the purpose statement and present a discussion of the role of the researcher, the participants, the research method and design, ethical research, data collection, and validity. Section 3 of this study focuses on the overview of the study, presentation of findings of the study, and a discussion of the results, conclusions, and recommendations.

Section 2: The Project

The second section of this study provides a detailed description about my role as the researcher, the purpose of the study, and the criteria for selecting prospective participants. Furthermore, this section includes a detailed discussion of the research methodology and design, including a justification of the reasons for selecting a quantitative method and a correlation design to examine the correlates of job satisfaction among bank employees. Section 2 also contains a discussion of the population and sampling, data collection instruments, techniques for data collection and analysis, and the information necessary to validate the outcome of the study.

Purpose Statement

The purpose of this quantitative correlation study was to examine the relationship between work on the present job, pay, opportunities for promotion, supervision, and coworker relationship, and job satisfaction among bank employees. The predictor variables were: (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) coworker relationship. Job satisfaction was the dependent variable. The targeted population consisted of entry-level to senior management employees in three commercial banks in Abuja, Lagos, and Port-Harcourt, Nigeria. The findings from this study may contribute to positive social change by providing useful information to enhance the understanding of bank executives on ways to develop strategies for improving job satisfaction among bank employees and also reduce potential costs associated with hiring, training, and mentoring new employees resulting from high turnover of dissatisfied employees.

Role of the Researcher

Fusch and Ness (2015) explained that the role of the researcher includes development of the hypothesis, selecting a research strategy, and the following (a) data collection and storage, (b) data analysis and data integrity, (c) interpreting the results and study conclusions, and (d) publishing the results for future uses. As the researcher, I actively engaged in all processes of this research. In conducting this study, my role in the data collection process was to upload the survey instrument to the web platform where participants logged on to answer specific survey questions designed to collect data to test the hypotheses and examine the significance of the correlates of job satisfaction among bank employees in Nigeria.

As a senior manager in one of the leading banks in Nigeria with over 17 years commercial banking experience, I have knowledge and experience of job satisfaction among bank employees in Nigeria. I am also involved in the recruitment of staff for the bank. Because of my experience as a bank employee, I have contact with dissatisfied bank employees, and personal work experiences may have shaped my perception of the correlates of job satisfaction among bank employees in Nigeria. In research on job satisfaction of bank employees after a merger and acquisition, Madu (2014) did not allow his personal experience as a vice president (VP) of consumer banking for a leading bank in the United States to interfere with the research. It is important that a researcher reports all data and separates bias, perceptions, morals, and beliefs when engaging in research (Joseph, Keller, & Ainsworth, 2016). Cleary, Horsfall, and Hayter (2014) indicated that the primary role of a researcher is to recruit participants, act as an unbiased data collector, and report the result without judging the findings. In conducting this research, my role was to collect and analyze data, and present the findings while avoiding bias, respecting ethical standards, and protecting the rights of participants.

Cooper et al. (2014) posited that researchers should adhere to ethical protocols in accordance with the Belmont Report. The Belmont Report has three basic ethical principles, which includes the following: (a) respect for persons, (b) beneficence, and (c) justice (Nicolaides, 2016). I complied with the guidelines established in the Belmont Report by ensuring respect for participants through informed consent of the participants, sustaining beneficence through assessment of risks and benefits of the research, and upholding justice through the selection of participants. I reviewed the Belmont Protocol Report and completed a National Institute of Health web-based training course on how to protect human research participants and eliminate research biases when interfacing with research participants.

Participants

Researchers use eligibility criteria to select participants and to ensure that participants are qualified to take part in a research study (Kim et al., 2015). Researchers determine eligibility criteria and ensure that participants are qualified to take part in a research study in terms of specific factors such as age, gender, job roles, duration of employment in an organization, and the perception that the participants possess the relevant insight sought in the study (Marshall & Rossman, 2016; Oleszkiewicz, Granhag, & Kleinman, 2017). Researchers consider the importance of eligibility criteria in the context of the fundamental goal of a research study because excessive requirements may restrict the population available for study, and often, this population is not reflective of the general population (Kim et al., 2015). When all participants meet the same eligibility criteria, researchers have greater confidence that the results of the study are related to the phenomenon being investigated and not to other factors (Oleszkiewicz et al., 2017; Yin, 2014). For this study, I selected participants based on the following eligibility criteria: (a) participants were current employees of commercial banks in Nigeria, (b) the participants had at least 2 years' work experience, and (c) the participants worked in commercial banks located in Abuja, Lagos, or Port-Harcourt, Nigeria.

The relationship between the researcher and the participants is important in a research study (Srinivasan, Loff, Jesani, & Johari, 2016). Researchers can gain access to willing and qualified participants through telephone calls, face-to-face contact, email invitation, professional associations, and social network sites like LinkedIn and Facebook (Mariani & Mohammed, 2014; Peticca-Harris, deGama, & Elias, 2016). Madu (2014) gained access to participants by sending emails to bank employees to complete linked-survey questionnaires on job satisfaction of bank employees after a merger and acquisition. In conducting this study, I gained access to participants by contacting bank employees through telephone calls, face-to-face contact, and email invitations explaining the purpose of the research and inviting them to participate in the study.

The development of trust between the researcher and the participants is an important strategy for establishing a working relationship with participants and makes the research process less cumbersome (Srinivasan et al., 2016; Yin, 2014). In this study, I established a working relationship with participants using professional networks with some of the bank employees to develop and gain the trust of selected participants. To further develop trust and avoid misconceptions about a research study, researchers should be available to clearly explain areas of ambiguity to participants (Dasgupta, 2015, Yin, 2014). To avoid misconceptions, clarify any ambiguity, and ensure a good working relationship with the participants, I made available my mobile telephone numbers and private e-mail address for participants to contact me when clarifications were needed with respect to the research study. To ensure the establishment of a smooth working relationship with participants, participants should complete the informed consent form to indicate their willingness to participate in a research study (Newington & Metcalfe, 2014). In this study, I ensured participants had access to the online survey only after completing an electronic informed consent form to indicate their willingness to participate in this research study.

Research Method and Design

Researchers use a research problem and research questions to determine the research method and design (Zou, Sunindijo, & Dainty, 2014). Crede and Borrego (2014) explained that a quantitative research method is the most suitable method for collecting, analyzing, and interpreting data when examining the relationships between the predictor and dependent variables in a research investigation. In this study, I employed a quantitative research method to examine the relationships between the predictor and dependent variables.

Research Method

I used a quantitative research method in this study to address the research question and test the study's hypotheses. Quantitative research methods involve examining the relationship that may exist among two or more variables (Johnson & Christensen, 2014; Sahito & Valsanen, 2017). Quantitative research provides an opportunity for researchers to provide evidence regarding a given line of inquiry through the testing of hypotheses (Johnson & Christensen, 2014). Quantitative researchers use statistical analyses to test hypotheses, derive broad concepts into specific conclusions, and explain variances among groups (Babones, 2015; Raz, 2017, Sahito & Valsanen, 2017). Kabore (2017) employed quantitative methods to examine the relationship between business ownership characteristics, resources and professional management, timing, and profitability in microfinance banks. I selected a quantitative method because it was suitable for examining the relationships among two or more variables, and also provided an avenue for testing hypotheses using statistical methods.

Qualitative research does not involve deductive methods, and qualitative researchers cannot accept or reject hypotheses, or use sample sizes sufficient to support the generalizability of the study results to a specific population (Dasgupta, 2015; Eriksson & Kovalainen, 2016). A qualitative research method was not appropriate for this study because the purpose of this study was to address research questions answerable with statistical procedures. Qualitative research methods are suitable for a researcher if the objective is to explore and understand the meaning that individuals or groups give to a social or human problem (De Felice & Janesick, 2015; Grandison, 2017). Qualitative researchers also focus on collecting and analyzing qualitative data (Elo et al., 2014). The collection of data in qualitative research is through interviews, participant observation, and analysis of written documents (Diemer, 2016; Ghormade & Dongre, 2014). I did not select a qualitative method in this study because I did not intend to conduct interviews or observe participants in their current environment.

A mixed-methods approach requires a researcher to gather both qualitative and quantitative data, and then analyze the data using deductive and inductive methods respectively (Hills, 2015; Morse & Cheek, 2014; Ramnarine-Singh, 2014). A mixed-methods approach was not appropriate for this study because it is time consuming and requires in-depth research. Venkatesh, Brown, and Bala (2013) posited that researchers using the mixed-methods approach view quantitative and qualitative methods as complementary because the approach covers the weaknesses found in each design when applied alone. I did not select a mixed-methods approach because it is time consuming due to the combination of qualitative and quantitative data in this methodology.

Research Design

I selected a nonexperimental quantitative correlational design. Researchers use a nonexperimental quantitative correlational design to measure the interaction among variables needed to answer the research questions (Crede & Borrego, 2014; Kabore, 2017). Allen, Hancock, Vardaman, and Mckee (2014) explained that researchers use a correlational design to examine the statistical relationship between predictor variables and criterion variables. My goal in this study was to examine the correlates of job satisfaction among bank employees in Nigeria. The need to examine the relationship between the predictor variables (work on the present job, pay, opportunities for promotion, supervision, and coworker relationship) and the dependent variable (job satisfaction) was consistent with a correlational design. Ladd, Roberts, and Dediu (2015) also posited that correlational research design involves the collection of information from a specified population. Raz (2017) used a correlational design in conducting statistical tests in the study on leadership strategies for employee retention in small lodging establishments. A correlational design approach was appropriate in this study because the sample population was relevant to the variables of the study. Furthermore, a quantitative, correlational, descriptive approach was suitable for this study because it allowed the statistical examination and description of the relationship between the independent and dependent variables in this study from a sample of the population of Nigerian bank employees.

Quantitative research designs include pre-experimental, experimental, quasi-experiments, surveys, and correlational discriminant analysis (Venkatesh et al., 2013). These designs are based on primary sources. In a pre-experimental design, a single group is studied, and an intervention is needed during the study (Allen et al., 2014). In quasi-experiments, researchers do not allocate random assignment of values of predictor variables; however, the manipulation of the study variables is acceptable (Gerardo, Lavonas, & McKinney, 2014). True experimental design involves groups. Researchers employing true experimental designs randomly assign participants to treatment and control groups (Haegele & Hodge, 2015). In a single-subject design, a researcher observes the behavior of participants over time (Mouton & Roskam, 2015). An experimental design is appropriate when a researcher manipulates participants to examine the effects of a specific intervention on study participants (Haegele & Hodge, 2015). In contrast, a correlation design is a descriptive quantitative research that involves the examination of possible relationships among variables and does not involve the manipulation of participants (Allen et al., 2014). Froman and Owen (2014) stated that using surveys in quantitative research studies include a meaningful description of attitudes, trends, and opinions by evaluating factors related to a relevant sample of the target population. Researchers use the survey instrument as the tool to reveal the behavior of each variable in the study. Researchers use correlation discriminant analysis to test the relationship between variables and to classify variables into groups on the basis of one or more measures (Mouton & Raskam, 2015; Orcher, 2014). Experimental design, survey design, and correlation discriminant analysis were not appropriate for this study because I was not in search of causation, and correlational analysis does not require random group assignment or manipulation of experimental variables.

Population and Sampling

Quantitative researchers employ sampling strategies to draw conclusions concerning a large population (Khan, 2014). The availability of willing participants and the experience of the participants in a specific area is important in a research study (Moss, Gibson, & Dollarhide, 2014). Bank employees working in Nigeria were eligible for selection in this study. However, the targeted population for this study consisted of commercial bank employees working in three commercial banks in Nigeria. There are presently 21 commercial banks operating in Nigeria (CBN, 2015). Employees of commercial banks were selected for this study because they represented the largest population of bank workers in Nigeria. The mortgage banks, merchant banks, microfinance banks, and investment banks are other types of banking institutions operating in Nigeria. However, I did not select employees from this category of banks because they lacked national spread and coverage based on their scope of operations, size, and share capital. The targeted bank employee population in this study included entry-level to senior management staff of the selected commercial banks. The selected population for this study was in a position to provide feedback on the phenomenon that the research question in this study addresses.

In this study, I examined how the predictor variables in the overarching research question correlated with the dependent variable, job satisfaction. The job satisfaction of employees impacts organizational productivity and project success (Berssaneti & Carvalho, 2015; Hofstetter & Cohen, 2014; Joo et al., 2015). In banks specifically, banking activities of employees determine the relationship between organizational success and job satisfaction (Madu, 2014). Quantitative researchers use sampling techniques to set the criteria for participants who possess the requisite experience and qualification about the research topic (Grossoehme, 2014). In this study, the targeted population aligned with the overarching research question based on the eligibility criteria specified for this study. Marshall and Rossman (2016) stated that researchers identify participants based on the relationship with the research question and the phenomenon that the research question addresses. The population of the study aligned with the overarching research question based on participants' daily experiences on the job.

Probabilistic and nonprobabilistic sampling are the two major types of sampling methods (Callegaro, Villar, Yeager, & Krosnick, 2014). Random and nonrandom sampling refer to the probabilistic and nonprobabilistic methods, respectively (Van Hoeven, Janssen, Roes, & Koffijberg, 2015). Probabilistic sampling is the best sampling method for empirical studies, but nonprobabilistic sampling is more popular because of its cost savings, and it can be employed when the population is stable (Brick 2015; Callegaro et al., 2014). For this study, I employed nonprobabilistic sampling using a convenience sampling technique to make inferences about the target population. Brick (2015) stated that researchers use nonprobability sampling techniques to extend knowledge of the sample population. In convenience sampling, participants who are more readily accessible to the researcher are included in the research study (Suen, Huang, & Lee, 2014). According to Suen et al. (2014), an advantage of using convenience sampling is the ease of recruitment of willing and available participants. Nonprobabilistic sampling is inexpensive and useful when situations preclude the use of probability methods (Catania, Dolcini, Orellana, & Narayanan, 2015). Since qualified individuals do not have equal opportunity to participate in a quantitative research study, the results of convenience sampling research are not necessarily generalizable to the target population (Suen et al., 2014); the results may only be generalizable to the population of origin (Haegele & Hodge, 2015). However, the use of nonprobabilistic sampling using a convenience sampling technique in this study was justified to extend the knowledge of the sample population regarding relationships between employee job satisfaction and work on the present job, pay, opportunities for promotion, supervision, and coworker relationships.

Determination of the sample size in a quantitative study is necessary for the interpretation of the correlation strength between variables (Field, 2013). Wallen and Fraenkel (2013) stated that the reliability of research findings is dependent on an adequate sample size. In quantitative studies, increasing the sample size increases the statistical power of the convenience sample (Suen et al., 2014). I conducted an a priori power analysis using the G*Power 3.1.9.2 software (Faul, Erdfelder, Buchner, & Lang, 2009) to determine the sample size necessary for random effects, and a multiple linear regression analysis gave a sample size of 139 for this study. Fritz, Cox, and MacKinnon (2015) stated that the parameters required to perform an exact distribution test for the two-tailed, linear multiple regression random model, a priori sample size calculation are: (a) the effect size, (b) the number of tails, (c) the number of predictor variables, (d) the power level, and (e) the significance level.

Based on the analysis of previous quantitative studies carried out by Islam, Khan, Ahmad, and Ahmed (2013) using medium effect size, $\rho 2 = 0.13$, and Buttigieg and West (2013), using three predictor variables and alpha level, $\alpha = 0.05$, a medium effect size, $\rho 2 = 0.15$, and alpha level, $\alpha = 0.05$ were appropriate for this study with five predictor variables: (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) coworker relationship. Quantitative studies by Alsaraireh, Quinn Griffin, Ziehm, and Fitzpatrick (2014) used a sample size of 179 employees in a correlation study examining the relationship between job satisfaction and turnover intention. Onyali (2017) employed a sample size of 76 in the correlation study examining project success in the Nigerian real estate sector. In another quantitative study, Azeem and Akhtar (2014) employed a sample size of 210 employees in the correlation study to examine the relationship between job satisfaction and organizational commitment. For the purpose of this quantitative correlation study, a sample size, *N*, of 139 was adequate to conduct the study.

Ethical Research

Compliance with ethical standards in academic research ensures the protection of participants' rights and interests (Johnson, 2014). Adherence to ethical research practices allow potential study participants to confirm their decision to participate by signing an informed consent document prior to commencement of any study. I ensured the informed consent of each participant at the beginning of the online survey process by sending invitation e-mails to selected participants, requesting them to indicate willingness to take part in the study. The first webpage that opened when participants clicked on the survey invitation hyperlink contained the informed consent form. Participants could only access the online survey after reading through the contents of the informed consent form to give them the opportunity to understand the purpose of the study and their rights while participating in the study. The informed consent form contained information on the purpose of the study, a statement about the voluntary nature of the study, and a statement that participants will receive no compensation for completing the survey. The informed consent form also included a statement about the confidentiality and protection of the identities of participants and a statement that the completion of the survey indicated the consent of participants.

Participants in research studies should understand they might withdraw from a study at any time (Harriss & Atkinson, 2015). I informed participants they may withdraw from the study at any point without penalties by: (a) responding negatively to the informed consent statement on the online survey website, (b) not completing the online survey by declining to answer questions, or (c) closing the survey website. The identity of participants who chose to withdraw from the study were protected because the SurveyMonkey program replaced any identifying information with a code, thereby making it impossible to connect or identify individual responses.

According to Tam et al. (2015), participation in a research study should be voluntary and compensating research study participants may coerce or unduly influence participants. The informed consent form contained information that participants would receive no compensation for participating in the study in compliance with ethical research standards. The purpose of this study was to gather direct participant knowledge of the correlates of job satisfaction among bank employees. No study participant received compensation or any other incentives. I explained the benefits of participating in the study and how it might help to improve bank employees' job satisfaction by providing bank leaders information to develop strategies for improving employee job satisfaction in the workplace.

The ethical protection of participants is essential in ensuring the credibility of an academic research study (Mahon, 2014). I assured that the ethical protection of participants was adequate by developing the following measures: (a) the use of an informed consent letter, (b) not surveying vulnerable populations, (c) not compensating participants to avoid inducement, and (d) the use of an online survey to maintain anonymity. Hammersley and Traianou (2014) posited that the informed consent process assures the ethical protection of participants by ensuring autonomy. When researchers use an online survey process in a study, it assures the ethical protection of participants by maintaining anonymity (Lowry, D'Arcy, Hammer, & Moody, 2016). I used an informed consent process that fully disclosed information about the study and placed study participants in a position of autonomy. I also ensured the ethical protection of participants by using SurveyMonkey to maintain participants' anonymity. SurveyMonkey is an online survey process that maintains all survey responses on a data server that has firewall protection and 24-hour daily security (SurveyMonkey, 2014). I disabled the SurveyMonkey tracking mechanism feature for storing and accessing the Internet protocol address of participants' e-mail before commencing the online survey. Deactivating the tracking mechanism prior to conducting the online survey ensured no link existed between the participants and the responses given by the participants.

Researchers can assure ethical protection and compliance through an informed consent process containing full research disclosure, maintaining confidentiality, and protecting the freedom of study participants (Nicolaides, 2016). To comply with ethical standards, I included agreement documents in this study. I received training and certification from the National Institutes of Health (NIH) concerning protecting the dignity and rights of human study participants. I obtained a copy of the completion certificate for the NIH course certification. I also received a permission letter from Bowling Green State University to use the Job Descriptive Index (JDI) to collect data from participants in this study to indicate the use of standard data collection instruments in this research.

A vital ethical aspect of social research is the protection of the identity of research study participants and the confidentiality of research data by using data encryption, delinking participant identifiers from collected data, and securing data storage devices (World Medical Association, 2013). I stored the raw data, and research results, on an encrypted password protected computer flash drive in a fireproof safe for 5 years following the conclusion of the study before permanently destroying the stored data to protect participant confidentiality. Before data collection, I obtained IRB approval from the Walden University IRB with approval number 12-05-17-0347232 expiring on December 04, 2018. To ensure confidentiality and to protect the names of individuals or their organizations, research data and findings did not include the names or any identifying information of participants and organizations. I protected participants' identity by utilizing an online survey process with the cookie-collection function disabled to prevent the storage of personal identifying participant markers, and to delink participant identifiers from the research data.

Data Collection Instruments

Data collection is an important aspect of research studies. I collected data using the job descriptive index (JDI) instrument with an Abridged job in general (AJIG) scale questionnaire. The JDI and AJIG scales are widely used to measure job satisfaction due to their high level of validity when predicting general job satisfaction (Özpehlivan & Zafer Acar, 2015). The JDI and AJIG scales are standard instruments for measuring job satisfaction (Duffy, Bott, Allan, Torrey, & Dik, 2012). The JDI scale measures satisfaction with different facets of an individual's job situation. The AJIG scale is an abridged version of the JIG scale, which is a global measure of job satisfaction requiring employees to rate their overall satisfaction with their jobs. The JDI and AJIG scales are officially published by Bowling Green State University (BGSU) and have been in use for more than 50 years (BGSU, 2009). I selected the JDI and AJIG scales because of their high level of validity when predicting employee job satisfaction.

The concept measured by the JDI and AJIG is job satisfaction (BGSU, 2009). The concept of job satisfaction attracted the interest of researchers and business leaders because of its influence on the behavior of individuals in organizations (Özpehlivan & Zafer Acar, 2015). The JDI and AJIG measure employees' job satisfaction in relation to five aspects of an individual's job including: (a) work on present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) people on present job (BGSU, 2009). The five facets of the JDI and AJIG scales help to describe what employees feel about different aspects of their job in relation to the concept of job satisfaction. Employee job satisfaction is important in business organizations because an employee with strong work values and job satisfaction positively influences the behavior of other employees (Alagaraja & Shuck, 2015; Pentareddy & Suganthi, 2015). When dissatisfied workers leave the organization, the opportunity costs and low staff morale, together with loss in productivity, impact negatively on the profitability of the business (Evers et al., 2014).

Business leaders value the concept of job satisfaction in organizations in which the interests of employees are aligned with those of the organization by promoting a caring culture and recognizing efforts through fair rewards (Knight & Kleiner, 2015). I selected the JDI and AJIG survey instruments for the measurement of the five-predictor variables in this quantitative correlation study because of their high level of validity in the measurement of the concept of job satisfaction.

The five specific facets or constructs of job satisfaction measured by the JDI are: (a) work on present job, (b) pay, (c) opportunities for promotion, (d) coworkers, and (e) supervisor satisfaction (Madu, 2014). The JDI is a reliable facet measure over time, and is applicable across different demographic groups (Monyatsi, 2012). The JDI data comprises nine or 18 items, with an overall total of 72 items (BGSU, 2009; Monyatsi, 2012). The work on the present job construct contains 18 items that measure how an employee feels about the job the employee presently does. The pay construct comprises nine items and measures how an employee feels about the present pay being paid by the employer. The opportunities for promotion construct contain nine items. The opportunities for promotion construct measures the description of the opportunities available for employee promotion within the organization. The supervision construct comprises 18 items, and measures what an employee feels towards the kind of supervision or leadership present in the organization. The coworker or people on the present job construct contain 18 items, and measures employee job satisfaction derived from working with other people (Madu, 2014; Monyatsi, 2012). The JIG measures overall job satisfaction and contains 17 items, while the abridged JIG contains eight items.

The nominal scale of measurement is used in the JDI and AJIG scales for measuring job satisfaction (BGSU, 2009). The JDI is the most widely used measure of job satisfaction in organizations (Duffy et al., 2012). The JDI is a reliable facet measure of employee job satisfaction designed to allow respondents to rate their satisfaction with specific aspects of their job (Monyatsi, 2012). The JDI and AJIG scales contain short lists of phrases and adjectives that describe different aspects of the job or the overall job satisfaction. Participants answered the survey questions by rating the JDI items using a "Yes," "No," or "?" format that was then converted into a numerical score using SPSS (BGSU, 2009). Participants selected “Yes,” “No,” or “?” in response to each word or short phrase for each construct or facet of job satisfaction being measured. A “Yes” response described the job situation, “No” did not describe the respondent’s job situation, and “?” indicated that the respondent cannot decide. The response options for the survey items was represented in the data file using a numerical code to describe collected data.

Although job satisfaction measurement may extend as far as the resources of employers and the available knowledge of researchers, certain tools of measuring employee job satisfaction are preferred over others (Muya, Katsuyama, Ozaki, & Aoyama, 2014). In this study, the JDI and AJIG scales were appropriate because they are widely used to measure job satisfaction and are shown to be reliable and valid predictors of employee job satisfaction (Tasios & Giannouli, 2017; Monyatsi, 2012). The JDI method is a cognitive-based tool used in scoring job satisfaction (Borujeni, Chiappa, Jafari, & Khalilzadeh, 2013). Job satisfaction can also be measured using instruments such as the Job Satisfaction Survey (JSS), the Minnesota Survey Questionnaire (MSQ), and the Measure of Job Satisfaction (MJS). Tasios and Giannouli stated that researchers use the MSQ to evaluate job contentment because of different aspects of work, and work environment. The MJS is a multidimensional instrument for measuring job satisfaction, but it includes a nonaligned response choice. The JSS is useful in assessing overall job satisfaction of employees and employs the 6-point Likert scale (Muya, et al., 2014). However, based on the features of the survey instruments, the JDI and AJIG were appropriate for this study because they are reliable instruments utilized in the collection of data for measuring job satisfaction in employees in different disciplines, including banking. Scholars have also validated the use of the JDI along with the AJIG instruments in previous studies on job satisfaction, and the instruments are likely to provide accurate measure of the intended study variables needed to examine the correlates of job satisfaction among bank employees.

I administered the survey instruments online using SurveyMonkey to electronically deploy the JDI along with the AJIG questionnaire. SurveyMonkey maintains all survey responses on a data server that has 24-hours daily firewall protection (Mahon 2014). I sent invitation e-mails to participants with a link to the online survey questionnaire. The participants completed the survey by clicking on the link in the email to start the survey. The survey remained open for 14 days to enable participants complete the survey at their convenience. At the end of the survey period, I used SurveyMonkey to document the responses obtained from the completed survey. Data collected was accessible to download in an SPSS file from SurveyMonkey. Madu (2014) used SurveyMonkey to administer the JDI along with the AJIG questionnaire in the study on job satisfaction of bank employees after a merger and acquisition.

I calculated scores using the JIG sum score, which measures job satisfaction as the dependent variable (BGSU, 2009). I calculated scores for the JDI items or data using a “Yes,” “No,” or “?” format that was then converted into a numerical score using SPSS (BGSU, 2009; Madu, 2014). I coded the scores using the following numerical codes: “Yes” was coded as 3, “No” was coded as 0, and “?” was coded as 1. I calculated a JDI score and an AJIG score for each respondent by summing the values for the items in each JDI facet and the AJIG to obtain the overall scores for the work, supervision, coworker, pay, and promotion facets. High values on the JDI and JIG scales indicate high levels of satisfaction with each facet and job overall (Monyatsi, 2012). There was no need for assigning reverse scores to negatively worded items such as “boring” or “stupid”, as the participant’s rating took care of its influence on the overall score for the group of items. Being an index, the effect of the negatively worded items on the overall score for each group was influenced by the number of participants that rate them high, in this case “Yes” = 3. However, such effects were dampened when other participants rated such negatively worded items low, in this case “No” = 0.

Madu (2014) used the JDI and AJIG questionnaire in conducting a similar research on job satisfaction of bank employees in Pennsylvania after a merger and acquisition. Borujeni, Chiappa, Jafari, and Khalilzadeh (2013) used survey and AJDI scale in their study of job satisfaction levels in hospitals. The JDI and AJIG scales were used by Monyatsi (2012) to collect data when investigating the level of job satisfaction of teachers in Botswana. Abrahamson and Bormann (2014) validated the use of the JDI and demographic questionnaire as a reliable and easy-to-administer research instrument by conducting research to examine the relationship and influence of nurse managers on the job satisfaction levels of staff nurses.

An instrument cannot be valid without being reliable (Abrahamson & Bormann, 2014). Researchers have established the reliability and validity of the JDI and AJIG instruments in past studies (Abrahamson & Bormann, 2014; Borujeni et al., 2013). Reliability and predictive validity are strong in the JDI and JIG scales (BGSU, 2009; Monyatsi, 2012). Cronbach's alpha coefficient is a commonly accepted measure of inter item test reliability and is effective in determining the internal consistency of an instrument (Field, 2013). According to Ude (2015), a Cronbach's coefficient alpha score indicates reliability and consistency. The Cronbach's coefficient alpha indicates whether there is a high level of reliability and consistency. Cronbach's alpha coefficient measures how strongly each item in the JDI and JIG scales are related to other items on their respective scales. The Cronbach's alpha coefficient is often used as a measure of reliability of the JDI and JIG; it serves as a measure of the degree to which the items all measure the same underlying construct. JDI and JIG scales with Cronbach's alpha coefficient of 0.80 or higher are considered to have high levels of reliability (BGSU, 2009; Buttigieg & West, 2013). The JDI and AJIG instruments did not require validation in this study because of the established reliability and validity in past studies.

Drawing on multiple sources of evidence enhances the validity and reliability of a research instrument (Morse & McEvoy, 2014). Instrument validity is the ability of the instrument to measure the stated constructs (Field, 2013). Heale and Twycross (2015) stated that the reliability of an instrument reflects the research quality, which relates to the stability and consistency of the instrument. Cronbach's alpha coefficient is a measure that determines internal consistency reliability across test items of an instrument and establishes reliability. JDI scales with Cronbach's alpha coefficient of 0.80 or higher indicate high levels of reliability (BGSU, 2009). Field (2013) stated 0.7 as the minimum acceptable Cronbach's alpha coefficient. In this study, I did not have any difficulties in ensuring the validity of the instrument nor adjusting the research instrument, because data sources had the same format as the instrument (delivered as .csv or .xls files). Also, I did not have any concerns with the reliability of the instrument because of the established Cronbach's alpha coefficient of 0.80 or higher of the JDI instrument in past studies. Abrahamson and Bormann (2014), Madu (2014) and Monyatsi (2012) used the JDI measurement instrument to address validity and reliability concerns in prior studies on job satisfaction.

I did not make revisions or adjustments to the selected standard research instruments due to the established reliability and validity measurements in past studies. The use of the JDI and AJIG questionnaire as research instruments was validated in Abrahamson and Bormann (2014) in which Abrahamson and Bormann used the instruments to conduct a research examining the relationship and influence of nurse managers on the job satisfaction levels of staff nurses. Researchers have employed the

JDI and AJIG in prior studies without making adjustments or revisions to the instruments (Borujeni et al., 2013; Madu, 2014). I obtained the permission letter to use a copy of the JDI and AJIG instruments from the JDI's office at Bowling Green State University, Bowling Green, Ohio, U.S.A. I stored the raw data from the survey on a secured password-protected computer and will make them available upon request.

Data Collection Technique

I used SurveyMonkey, an online database, to collect data and administer the survey questionnaire. Web-based approaches are an effective and convenient medium to collect data in research (Pursey, Burrows, Stanwell, & Collins, 2014). Researchers can reach people anywhere and anytime by conducting online surveys to collect data (Brandon, Long, Loraas, Mueller-Phillips, & Vansant, 2014). I used SurveyMonkey to distribute the survey instrument to the participants, requesting them to complete the survey within 14 calendar days, by clicking on a link in the email sent to target participants. I sent follow-up emails to participants after 7 days to remind them to complete the survey. Madu (2014) collected data by sending e-mail invitations to participants in the online survey study of job satisfaction of bank employees after a merger and acquisition. Madu (2014) used SurveyMonkey as a data collection technique in the study to determine the relationship between frequency of Facebook use, participation in Facebook activities, and student engagement in colleges. The electronic data administrator, SurveyMonkey, has a secure database for tracking data and keeping records of responses. I downloaded the data from SurveyMonkey into an Excel spreadsheet and SPSS 24 software was used to conduct the multiple regression analysis.

Online surveys have many advantages over traditional surveys, which include ease of analysis, reduction in cost, time saving, and wider and faster coverage of respondents (Brandon et al., 2014; McPeake, Bateson, & O'Neill, 2014). Sasaki et al. (2014) indicated that sending e-mail questionnaires and other online questionnaires is more affordable than the traditional survey methods (face-to-face and telephone interviews), which often requires the researcher to spend huge sums of money to achieve optimal results. Online survey facilitates fast data collection from the target population, and the intended audience can be expanded to include mobile browser users (Guo, Kopec, Cibere, Li, & Goldsmith, 2016). With online surveys, the survey questionnaire can be rapidly deployed and completed by the participants by means of inputting their responses while connected to the Internet on laptops, ipads, or mobile phones without the researcher being present (Epitropaki, 2016; McPeake et al., 2014). The survey responses in online surveys are automatically stored in a survey database, providing automated handling of data and a smaller possibility of data errors (Mavletova, 2015). According to Brandon et al. (2014), online surveys provide convenience for the respondents because they can answer the questionnaire according to their own pace, chosen time, and preferences.

Drawbacks to electronic data collection include potential selection bias, lack of access to quality Internet service, low response rate, psychometric distortions, and email invitation being mistaken for spam (McPeake et al., 2014). The absence of an interviewer makes an online survey not suitable for surveys that ask open-ended questions because there is no researcher present to explore the answers of the respondents (Pursey et al., 2014). The online survey method is not suitable for surveys that require respondents who do not have access to the Internet (Xing & Handy, 2014). Online surveys focus on a target population of a select few and this does not allow for representation of the entire population (Epitropaki et al., 2016).). Survey fraud is one of the major disadvantages of an online survey (McPeake et al., 2014). There are respondents who participate in online surveys not with a desire to contribute to the advancement of the study, but because of the financial incentive received after completing the survey (Brandon et al., 2014; Sasaki et al., 2014).

Job satisfaction is one of the most frequently studied constructs in organizational studies (Chaudhry, Maurice, & Haneefuddin, 2015; Ngo, Foley, Ji, & Loi, 2014). Prior studies on job satisfaction did not require pilot studies of the survey as other researchers established the reliability and validity statistics for the survey instrument (Buttigieg & West, 2013; Madu, 2014). A pilot study was not required for this study. After IRB approval, I sent e-mail invitations to the participants, requesting them to complete the survey questionnaire. I encouraged the participants to complete the survey within 14 calendar days by sending follow-up e-mails after 7 days to remind respondents to complete the deployed survey in order to ensure timely collection of data.

Data Analysis

The overarching research question of this study was: What is the relationship between (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, and (e) coworker relationship, and job satisfaction?

Research Sub-Questions

The following research sub-questions are relevant for addressing the purpose of the study:

- RQ1: Is there a statistically significant relationship between work on the present job and job satisfaction?
- RQ2: Is there a statistically significant relationship between pay and job satisfaction?
- RQ3: Is there a statistically significant relationship between opportunities for promotion and job satisfaction?
- RQ4: Is there a statistically significant relationship between supervision and job satisfaction?
- RQ5: Is there a statistically significant relationship between coworker relationship and job satisfaction?

Hypotheses

- $H1_0$: There is no statistically significant relationship between work on the present job and job satisfaction.
- $H1_a$: There is a statistically significant relationship between work on the present job and job satisfaction.
- $H2_0$: There is no statistically significant relationship between pay and job satisfaction.
- $H2_a$: There is a statistically significant relationship between pay and job satisfaction.

- $H3_0$: There is no statistically significant relationship between opportunities for promotion and job satisfaction.
- $H3_a$: There is a statistically significant relationship between opportunities for promotion and job satisfaction.
- $H4_0$: There is no statistically significant relationship between supervision and job satisfaction.
- $H4_a$: There is a statistically significant relationship between supervision and job satisfaction.
- $H5_0$: There is no statistically significant relationship between coworker relationship and job satisfaction.
- $H5_a$: There is a statistically significant relationship between coworker relationship and job satisfaction.

I used multiple regression analysis to examine the relationship between the predictor variables (a) work on the present job, (b) pay, (c) opportunities for promotion, (d) supervision, (e) coworker relationship, and the dependent variable (job satisfaction). Researchers using standard multiple regression analysis can estimate the relationship between the dependent variable and the independent variables if the relationships are linear (Keith, 2014). I used multiple regression analysis to assess the direction, magnitude, and nature of the relationship between and among variables. Researchers use multiple regression analysis to explain the contribution of variance of the predictor, or independent variables to the total variance of the dependent variable (Alhamide, Ibrahim, & Alodat, 2016; Anghelache, Manole, & Anghel, 2015). In this study, I assessed the amount of variance that employees' work on the present job, pay, opportunities for promotion, supervision, or coworker relationship explained job satisfaction using multiple regression analysis. Multiple regression analysis involves examining the correlations between multiple predictor variables and a dependent variable (Chen, Li, Wu, & Liang, 2014). The multiple linear regression analysis was appropriate for this study based on the criteria that the study involved examining the correlations between multiple predictor variables and a dependent variable.

Other statistical techniques developed for analyzing quantitative data include ANOVA tests, log-linear regression, discriminant analysis, logistic regression, factor analysis, and bivariate linear regression (Green & Salkind, 2014; Pandis, 2015; Tabachnick & Fidell, 2013). ANOVA tests were not suitable for this study because, unlike multiple regression analysis which is used for prediction and identifying the best set of predictor variables, ANOVA tests provide statistical results for comparing groups or variables for statistical significance and generalizes the *t*-test to more than two groups (Pandis, 2015). Discriminant analysis predicts membership in two or more groups that are mutually exclusive and is frequently used when two dependent variable categories are involved (Green & Salkind, 2014). Logistic regression is easier to use than discriminant analysis because it requires fewer assumptions and is easier to understand, and more statistically robust than discriminant analysis (Field, 2015). Factor analysis is useful in explaining correlation patterns within variable sets. Factor analysis aids in identifying the small number of factors that explain the major variance observed in a larger number of variables (Weaver & Maxwell, 2014). Bivariate linear regression predicts the effect of one variable on another and not on multiple variables (Green & Salkind, 2014). Bivariate linear regression was not suitable, as it predicts one variable's effect on another and not multiple variables as with this study. I did not choose other types of statistical analysis, as they did not meet the needs of this study. The multiple linear regression analysis was suitable based on the criteria that the study involved examining the correlations between multiple predictor variables and a dependent variable.

The data cleaning process involves checking for any missing or invalid information in the dataset and taking appropriate actions (Kupzyk & Cohen, 2015). An important aspect of data cleaning is checking for the presence of potential outliers and reducing the effects of outliers either through data replacement or removal (Tabachnick & Fidell, 2013). Data cleaning in the JDI is done using the specified SPSS syntax file contained in the JDI and JIG assessments (BGSU, 2009). I conducted data cleaning using the specified SPSS syntax file available in the JDI assessments. Cai and Zhu (2015) averred that the process of data cleaning and screening ensure researchers detect errors and remove these errors to improve quality. The data cleaning process required the examination of collected data to address missing data and the deletion of incomplete surveys before conducting multiple linear regression analysis. In this study, I carefully screened items contained in the survey to ensure only statistical measures necessary to address the research hypotheses were selected. Prior to data analysis, I screened the data for missing values, outliers, and tested for underlying statistical assumptions that influence multiple regression analysis. Tests for assumptions conducted included checking for deviations from normality, homoscedasticity, and linearity that could affect the derived correlations between variables.

Missing data in electronic surveys is inevitable (Bryman, 2015). Singhal and Rana (2014) stated that missing data undermine the researcher's ability to reach causal conclusions, and statistical methods are unable to provide adequate compensation. Missing data can have a significant effect on data interpretation and execution (Van Ginkel, Kroonenberg, & Kiers, 2014). Missing data complicate the process of analytical modeling and statistical conclusion (Žliobaitė, Hollmén, & Junninen, 2014). Computing consistency indices and multivariate outlier analysis ensures high-quality data (Cheng, Shalabh, & Garg, 2014).). In this study, I addressed missing data by computing consistency indices for the five facets of the JDI and JIG using regression imputation. Regression imputation is a method for handling missing data, and this process involves replacing missing data with substituted values (Kupzyk & Cohen, 2015). Instead of deleting any case that has any missing value, this approach preserves all cases by replacing the missing data with a probable value estimated by other available information. I employed information available in the guidelines specified for each facet of the JDI and JIG assessments. Where there were three or fewer missing responses for a respondent under the Work, Supervision, Coworker JDI and JIG facets, the missing values were computed as "1" for the JIG score. No score was computed where there were 4 or more missing responses for an individual. For the Pay and Promotion facets, a score of "1" was computed where there were two or fewer responses for a respondent. No score was computed where there were three or more missing responses for an individual. After replacing all missing values using this approach, the data set was analyzed using the standard techniques for a complete data for the identification of multivariate outliers, linearity, and homoscedasticity. Madu (2014) addressed missing data by computing consistency indices for the five facets of the JDI and JIG in the study of job satisfaction among bank employees after a merger and acquisition.

Multiple linear regression is a common tool used to analyze data (Alhamide et al., 2016). Multiple regression analysis involves examining the correlations between multiple predictor variables and a criterion variable (Chen, Li, Wu, & Liang, 2014). Multiple regression analysis has the assumptions of normality, multicollinearity, linearity, homoscedacity, and outliers (Alhamide et al., 2016; Green & Salkind, 2013). Normality describes data following a bellshaped curve to show normal distribution, which is examined by visual inspection of data plots, Kurtosis, and Skew (Foy, 2015; Green & Salkind, 2014). Multicollinearity is the degree of relationship between the predictor variables (Field, 2013). Researchers assess for the existence of multicollinearity by evaluating the variance inflation factor (García, García, López Martín, & Salmerón, 2015; Tabachnick & Fidell, 2013). Linearity indicates a straight-line relationship between the predictor variable and the criterion variable (Harrell, 2015; Lin & Tsai, 2015), and is detected by examination of residual plots. Homoscedasticity indicates residual values are equal and can be tested by visual examination of the normal probability plot (P-P) of the standardized residuals (Best & Wolf, 2014). Outliers are data that have statistically significantly higher or lower values than other values in the collected data, which introduces bias into the statistical model (Field, 2013; Jeong & Jung, 2016). Researchers can check for the presence of outliers by inspection of the scatterplot of the data (Green & Salkind, 2014; Rutter, Roper, & Lettice, 2016).

Testing of assumptions provides support for the statistical analysis of relationships among variables (Zellmer-Bruhn, Caligiuri, & Thomas, 2016). To test and assess the assumptions of multiple linear regression, I used a scatterplot to conduct an examination of the assumptions and found no major violations of the assumptions.
If the assumptions are violated, the test results might not be reliable, leading to under- or over-estimation of effect size(s) or significance, or a Type I or Type II error (Cohen et al., 2013; Keith, 2014). Nahorniak, Larsen, Volk, and Jordan (2015) indicated that normality, homoscedasticity, linearity, or other assumptions of data are notably tested on a scatterplot, and violations can be corrected using bootstrapping. The bootstrapping technique is a non-parametric test that randomly resamples data and is used to validate regression models (Arya, 2016; Sillabutra et al., 2016). Researchers use bootstrapping to forecast data (Syntetos, Babai, &Gardner Jr., 2015). I did not apply bootstrapping technique because there were no major violations of any of the assumptions of multiple regression analysis in this study. Bootstrapping is a nonparametric technique. Researchers apply bootstrapping methods to estimate reliable statistics when data normality assumptions are violated, and when there are questions regarding the validity of the usual distribution and assumptions that limit the nature of results (Cohen et al., 2013). Arya explained that the use of bootstrapping techniques helps to address potential concerns with the standard errors of the regression coefficients. Bootstrapping eliminates the need for data transformation. Researchers use bootstrapping techniques to obtain a more robust

nonparametric estimate of the confidence intervals that do not depend on the parametric assumptions of multiple regression analysis (Sillabutra et al., 2016; Syntetos, Babai, & Gardner Jr., 2015). Researchers may also review the SPSS output to check for violations of the underlying statistical assumptions in multiple regression analysis (Tabachnik & Fidell, 2013).

The use of descriptive and inferential statistics allows for an analysis, representation, and potential interpretation of results (Green & Salkind, 2014). I interpreted the results of statistically significant regression coefficients, R^2, by using a Welch *F*-test to obtain descriptive and inferential statistics. The regression coefficient, R^2, in multiple regression analysis indicates the power of the independent variables in explaining the variances in the dependent variable (Cheng, Shalabh, & Garg, 2014). The regression analysis generates residuals and produce a graph to gauge the goodness of fit of the regression model (Rutter, Roper, & Lettice, 2016). I also used the *F*-test to examine the size of the beta coefficients for the predictor variables and their R^2 values. Cohen et. al (2013) stated that the statistical power analysis in the Behavioral Science for small, medium, and large effect sizes for hypothesis tests about R^2 are R^2 = 0.0196, R^2 = 0.13, and R^2 = 0.26 respectively. In this study, if the results of the power analysis showed R^2 value statistically greater than 0.05, it indicated a lack of significant relationship leading to an acceptance of the null hypothesis. However, when the R^2 value was larger and statistically significant, the null hypothesis was rejected.

In this study, I used SPSS 24.0 software to analyze data. Herrington and Starkweather (2014) stated that the SPSS statistics software allows the loading of many data sets into it and simplifies the analysis of complex data. Field (2013) stated that the SPSS release package includes descriptive and bivariate statistics, ANOVA, linear regression, factor analysis, discriminant, and cluster analysis, which aid effective data analysis in research studies. Dylla et al. (2014) averred that the contents of the SPSS software can be used for statistical analysis, data management, and documentation.

Study Validity

Threats to validity in a research study may arise from internal and external sources (Ronau et al., 2014). External validity refers to the ability of the sample to be representative of the study population (Olsen & Orr, 2016). Using a representative random sample from the population of interest is critical to avoiding a threat to external validity. External validity includes generalizability of the study (Leviton, 2017; Olsen & Orr, 2016). Sampling strategy could also have some impact on external validity (Finnegan, Runyan, Gonzalez-Padron, & Hyun, 2016). However, a representative sample size reduces threats arising from external validity (Suen et al., 2014). In this study, sampling strategy could be a threat to generalizability. I used a convenience sampling strategy to target participants to ensure selection validity. I obtained a representative sample size by conducting an *a priori* power analysis using the G* Power 3.1.9.2 calculator to obtain a sample size of 139 participants in order to obtain results that were meaningful and analytically generalizable to other populations outside the commercial banks in Nigeria.

Internal validity relates to the accuracy of an instrument in measuring the constructs in a study (Evans, Hartshorn, Cox, & De Jel, 2014; Field, 2013). Threats to internal validity relates to causal relationships (Carter & Baghurst, 2014). In quantitative research, threats to internal validity are not a concern in nonexperimental, correlational studies, (Finnegan, Runyan, Gonzalez-Padron, & Hyun, 2016). In this correlational study, internal validity threat was not a concern because this research was nonexperimental and was not aimed at establishing causation.

The degree to which statistical tests allow a researcher to address the research question regarding the existence of a relationship between two variables is referred to as statistical conclusion validity (Dwork, 2015). Threats to statistical conclusion validity occur when researchers make wrong inferences because of inadequate statistical power (Farrokhyar, Reddy, Poolman, Bhandari, 2013). The reliability of an instrument is another threat that affects statistical conclusion validity when measures of reliability for an instrument scale are low because unreliable scales make it difficult for instruments to detect true differences in research measurements (Venkatesh et al., 2013). Threats to statistical conclusion validity affects the Type I error rate (Keith, 2014). The use of a statistical power designation of 0.95, at an alpha level of 0.5 reduces the probability of Type I errors to 5% (Farrokhyar et al., 2013). To assure statistical conclusion validity in this study, I used a statistical power of 0.95 with an alpha level = 0.5. I also minimized the threat to statistical conclusion validity resulting from the use of unreliable scales by using the Job descriptive index (JDI) instrument to measure facets of employee job satisfaction in this study. I also used the Bonferroni correction adjustment procedure to control for *family-wise error rate*. Cohen et al. (2013) stated that a *family-wise error rate* is the probability of making one or more Type I errors in a research study.

Transition and Summary

Section 2 of this study contained a statement of the purpose of the study. This section also covered discussions on the research method and design, role of the researcher, ethical research, population and sampling, the process of data collection and analysis, instrumentation, data collection techniques, and study validity. In Section 3 of this study, I present a summary of data analysis results, and the presentation of the findings of the study. I include a discussion of the application of the results to professional practice, and the implications for social change. I concluded Section 3 with discussions on the implications for social change, recommendations for action, recommendation for further research in the areas of employee job satisfaction, and an overall reflection on the study.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this quantitative correlation study was to examine the relationship between work on the present job, pay, opportunities for promotion, supervision, coworker relationship, and job satisfaction among bank employees. The predictor variables were work on the present job, pay, opportunities for promotion, supervision, and coworker relationship. Job satisfaction was the dependent variable. The null hypothesis was that the predictor variables in this study would not statistically significantly predict job satisfaction. The alternative hypothesis was that work on the present job, pay, opportunities for promotion, supervision, and coworker relationship would statistically significantly predict job satisfaction among bank employees. The alternative hypotheses were rejected, and the null hypotheses accepted for the predictor variables: work on the present job, pay, and opportunities for promotion; while the alternative hypotheses were accepted, and the null hypotheses rejected for the independent variables: supervision and coworker relationships. The results indicated that supervision and coworker relationships statistically significantly predicted job satisfaction, while work on the present job, pay, and opportunities for promotion did not significantly predict job satisfaction among bank employees in Nigeria.

Presentation of the Findings

In this subsection, I discuss the testing of the assumptions, present descriptive statistics, and discuss the inferential results obtained from the multiple regression analysis. I provide a theoretical conversation pertaining to the findings and concluded with a concise summary. I selected a multiple regression analysis to examine the relationship between the predictor variables and the dependent variable. The predictor variables were work on the present job, pay, opportunities for promotion, supervision, and coworker relationship. The dependent variable was job satisfaction. Using multiple regression analysis necessitates the assessment of several test assumptions including linearity, independence of residuals, homoscedasticity, multicollinearity, presence of outliers, and normality (Cuff, Fann, Bombardier, Graves, & Kalpakjian, 2014). Bootstrapping was not required to combat any potential violation of assumptions during the regression analysis. The tests conducted with and without bootstrapping showed almost identical results. Therefore, the discussion in this subsection includes only the standard results without bootstrapping.

Tests of Assumptions

Multiple regression analysis requires investigators to test the assumptions of multicollinearity, outliers, normality, linearity, homoscedasticity, and independence of residuals. There were no major violations of assumptions in this study. The assumptions were evaluated using standard statistical tests available in the SPSS 24.

Multicollinearity. Multicollinearity is the degree of relationship between the predictor variables (Field, 2013). Researchers use SPSS to assess for the existence of multicollinearity by evaluating the variance inflation factor (García, García, López Martín, & Salmerón, 2015). Larger sample sizes help reduce multicollinearity assumptions violations (Garcia et. al., 2015). The test for multicollinearity first involved viewing the correlation coefficients among the predictor variables. All bivariate correlations among the predictor variables were positively correlated and far below .7, although not all were significant with $p < .05$ (Table 1). Field (2013) posits that correlation coefficients of .9 and above raises concerns of multicollinearity among the predictors, which was the opposite in this case.

Further diagnostics on multicollinearity was by the statistical evaluation of the collinearity tolerance and the variance inflation factor (VIF) values. The VIF indicates a strong linear relationship between predictors and the tolerance is its reciprocal (Field, 2013). Field averred that the support criterion values for these statistics are > .10 for tolerance and < 10 for VIF. The outputs show that all the predictors had tolerance level > .10 and < 10 for the VIF (Table 2). Therefore, the support criterion values for the tolerance and VIF for each variable in regression coefficient indicated that there was absence of the violation of the assumption of multicollinearity among the predictor variables.

Table 1

Correlation Coefficients Among Study Predictor Variables

Variable	Job Satisfaction	Work	Pay	Promotion	Supervision	Coworkers
Job Satisfaction	1.000	-.052	-.001	-.107	.176*	.564*
Work	-.052	1.000	.225*	.318*	.190*	-.019
Pay	-.001	.225	1.000	.280*	.016	-.003
Promotion	-.107	.318	.280	1.000	.294*	-.048

Supervision	.176	.190	.016	.294	1.000	.041
Coworkers	.564	-.019	-.003	-.048	.041	1.000

Note. *N* = 101. Work = work on the present job. Promotion = opportunities for promotion Coworkers = coworker relationship

The values for the collinearity statistics for the five predictor variables; work on the present job, pay, opportunities for promotion, supervision, and coworker relationships are displayed in Table 2. The support criterion values for the five predictor variables are > .10 for tolerance level and < 10 for the VIF.

Table 2

Collinearity Statistics

Variables	Tolerance	VIF
Work	.866	1.154
Pay	.894	1.119
Promotion	.791	1.265
Supervision	.893	1.120
Coworkers	.994	1.006

Note. *N* = 101

Outliers. An outlier is a score that differs from the rest of the data, which introduces bias into the statistical model (Field, 2013). I used the scatter plot of the variables in pairs to evaluate the presence of outliers in the data (Figure 1). The plots showed that there were no outliers in the data due to the lack of a systematic pattern in the scatterplot of the data series (Figure 1).

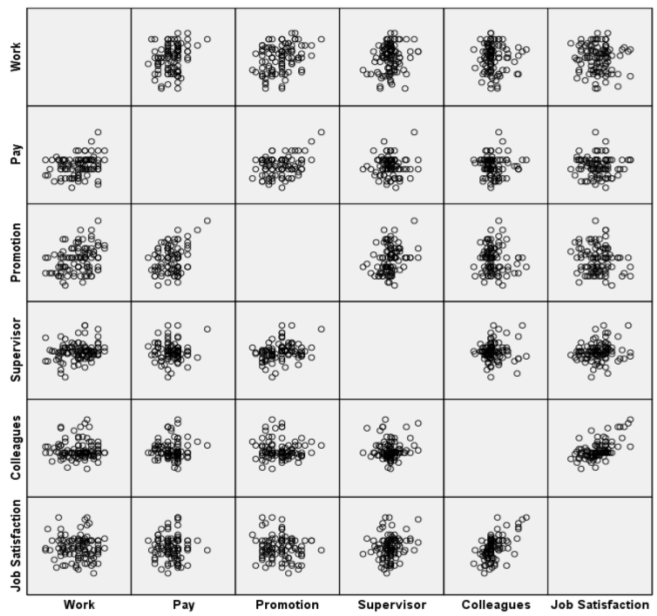

Figure 1. Scatter plot of variables in pairs.

Normality, linearity, homoscedasticity, and independence of residuals. Normality is the distribution of data along a normal plot curve (Field, 2013). The predictor and dependent variables in multiple regression should have a normal distribution along a plot curve (Casson & Farmer, 2014). The use of SPSS is appropriate to test for normality by analyzing the curvature of the plot line (Casson & Farmer, 2014). The linearity assumption in multiple regression analysis is the assumption that the dependent variable has a linear relationship to the independent variables (Harrel, 2015). Casson and Farmer (2014) stated that the existence of a categorical or nominal variable eliminates the risk of violating the linearity assumption. Homoscedasticity assumption refers to an equal distribution of errors among the predictor variables (Williams et al., 2013). Demonstrating randomness among the residuals of a normal distribution is a necessary multiple regression assumption for Independence of residuals (Casson & Farmer, 2014). Using SPSS is appropriate to test for homoscedasticity the independence of residuals with a scatterplot to analyze the randomness and lack of a pattern (Casson & Farmer, 2014).

The evaluation for normality, linearity, homoscedasticity, and independence of residuals involved examining the Normal Probability Plot (P-P) of the Regression Standardized Residual (Figure 2), the Histogram with Normal curve for the regression-standardized residuals (Figure 3), and the scatterplot of the standardized residuals (Figure 4). The result from the charts showed that there were no critical violations of the above assumptions.

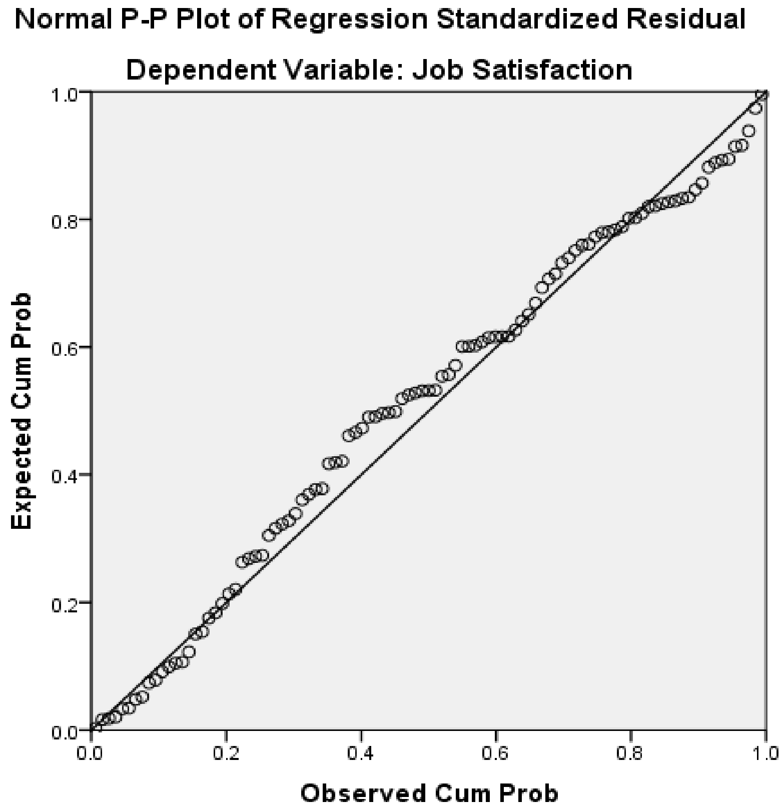

Figure 2. Normal probability plot (P-P) of the regression-standardized residuals.

The plots indicated a positive linear relationship among the variables. With the data points lying along the straight line (Figure 2), diagonal from the bottom left to the top right, provides no tenable evidence of violating the assumption of normality. In addition, the histogram for the standardized residuals (Figure 3) showed a bell-shaped normal curve, which further affirms the non-violation of the normality assumption (Field, 2013). The pattern in the scatterplot of the standardized residuals (Figure 2) showed lack of linearity among the variables put together in one model.

I used the Durbin-Watson statistic to evaluate the independence of the residuals. At 1.48, which lies between 1 and 2, indicates the non-violation of the assumption. Field (2013) stated that values less than one or greater than three would raise violation issues. I evaluated homoscedasticity by using the scatterplot of the standardized residuals (Figure 2). There was no systematic pattern evident in the data, and the residuals tend to have a linear relationship centered around a mean of zero. This indicates no violation of the remaining assumptions. Thus, bootstrapping was not required in the analysis because there were no major violations of assumptions.

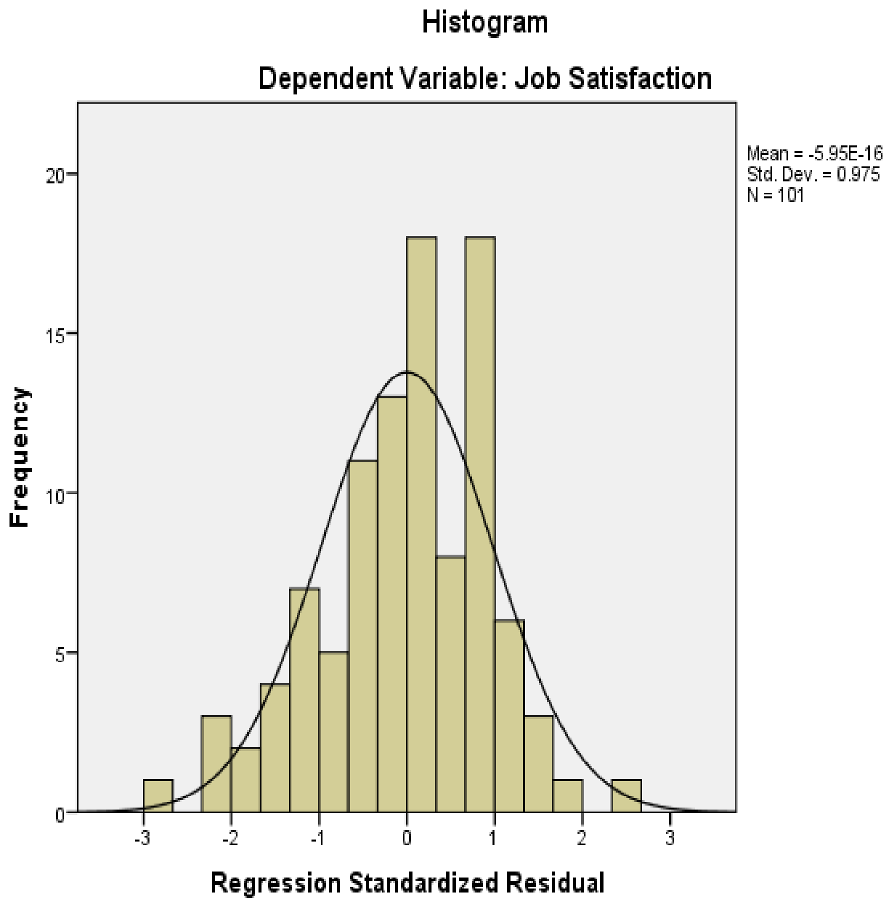

Figure 3. Histogram with Normal curve for the regression standardized residuals.

The histogram (Figure 3) is a display of the regression-standardized residuals. The normal P-P plot (Figure 2) is a display of the regression-standardized residual. The histogram of standard residuals indicated the data were normally distributed. The normal P-P plot of standardized residuals displayed points within proximity to the normal distribution line. The visual examination of the histogram and P-P plot did not reveal any major violations of normality, linearity, and homoscedasticity assumptions. The absence of a clear pattern in the scatterplot of the standardized residuals (Figure 4) supports the tenability of non-violation of the assumptions.

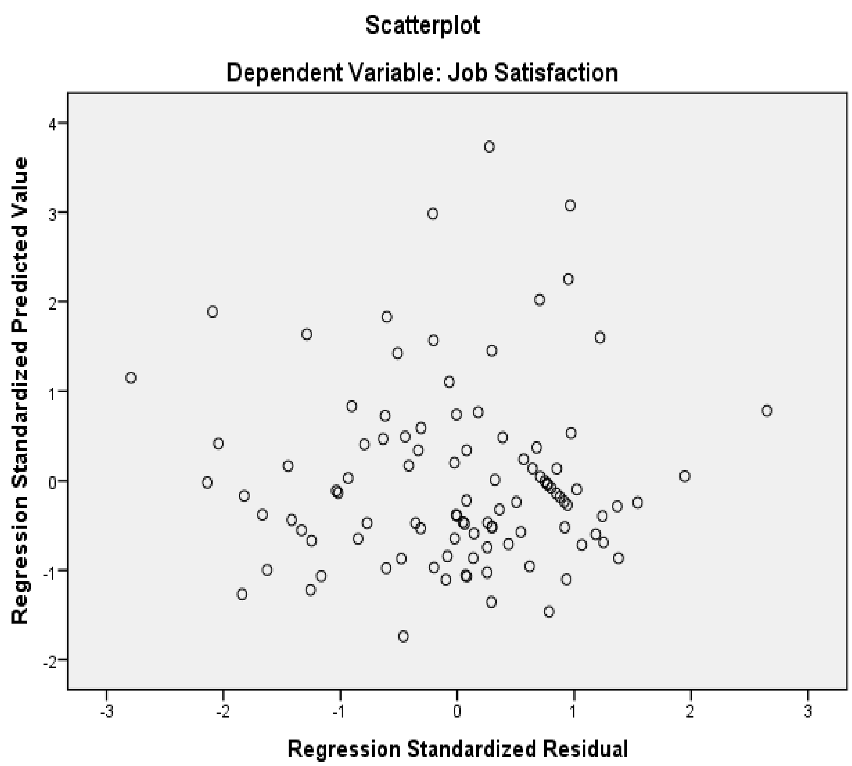

Figure 4. Scatterplot of the standardized residuals.

Descriptive Statistics

Researchers use descriptive statistics to assess and understand the distribution of data (Devore, 2015). In total, I received 167 surveys out of which 101 were complete responses to all the questions relevant for the study analysis. The incomplete responses were treated as missing data to enable the use of SPSS to compute the test statistics without bias. Frankfort-Nachmias, Nachmias, and DeWaard (2015) posited that low response rate is a source of bias in quantitative analysis. The 101 records used for analysis in this study was sufficient to conduct a multiple regression analysis without loss of degrees of freedom, as it provided a relatively high response rate of 75.37%. Table 3 contains the descriptive statistics of the study variables.

Table 3

Means (*M*) *and Standard Deviations*(*SD*) *of the Variables*

	N	Minimum	Maximum	*M*	*SD*
Work	136	54	162	117.56	22.858
Pay	145	11	49	23.85	5.915
Promotion	145	7	49	26.04	7.792
Supervision	136	22	173	97.68	25.014
Coworkers	137	40	184	95.44	27.466
Job Satisfaction	134	11	97	48.96	14.067

Inferential Results

I used multiple linear regression analysis, $\alpha = .05$ (two-tailed), to examine the ability of work on the present job, pay, opportunities for promotion, supervision, and coworker relationships to predict job satisfaction among bank employees in Nigeria. The independent variables were work on the present job, pay, opportunities for promotion, supervision, and coworker relationships. The dependent variable was job satisfaction. The null hypothesis was that work on the present job, pay, opportunities for promotion, supervision, and coworker relationships would not statistically significantly predict job satisfaction among bank employees in Nigeria. The alternative hypothesis was that work on the present job, pay, opportunities for promotion, supervision, and coworker relationships would statistically significantly predict job satisfaction among bank employees in Nigeria. Preliminary analyses were conducted to assess whether the assumptions of multicollinearity, outliers, normality, linearity, homoscedasticity, and independence of residuals were met, no serious violations were observed. The regression analysis showed that the model was able to significantly predict job satisfaction, F (5, 95) = 10.806, $p < .05$, $R^2 = .363$. The regression model summary is depicted in Table 4 and Table 5.

Table 4

Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.602	.363	.329	10.876	1.482

Table 5

Model ANOVA

Model		Sum of Squares	df	Mean Square	*F*	Sig.
1	Regression	6391.517	5	1278.303	10.806	.000
	Residual	11237.913	95	118.294		
	Total	17629.429	100			

The R^2 value indicated that the linear combination of the predictor variables (work, pay, promotion, supervision, and coworkers relationship) explained 36.3% of variations in job satisfaction. In the final model, only supervision and coworkers' relationships were statistically significant in predicting job satisfaction with (t= 2.337, $p < .05$) and (t= 6.679, $p < .05$), respectively. Work, pay, and promotion did not significantly explain the variation in job satisfaction. Thus, the final predictive equation was:

Job satisfaction = 18.754 - .026(Work) + .112(Pay) -.246(Promotion) + .106(Supervision)

+ .278 (Coworkers relationship)

However, eliminating the non-significant independent variables produced the final outcome model as:

Job satisfaction = 18.754 + .106(Supervision) + .278 (Coworkers relationships)

Work on the present job. The negative slope for work on the present job (-.026) as a predictor of job satisfaction indicated there was about a .026 decrease in job satisfaction for each one-point increase in work on the present job. In other words, job satisfaction tends to decrease as work on the present job increases. The squared semi-partial coefficient (sr^2) that estimated how much variance in job satisfaction was uniquely predictable from work on the present job was -.043, indicating that 4.3% of the variance in job satisfaction is uniquely accounted for by work on the present job, when all other predictor variables are controlled.

Pay. The positive slope for pay (.112) as a predictor of job satisfaction indicated that there was a .112 increase in job satisfaction for each additional one-point increase in pay, controlling for work on the present job, opportunities for promotion, supervision, and coworker relationships. In other words, job satisfaction tends to increase as pay increases. The squared semi-partial coefficient (sr^2) of .044 indicated that 4.4% of the variation in job satisfaction is uniquely accounted for by pay, when all other predictor variables are controlled.

Opportunities for promotion. The negative slope for promotion (-.246) as a predictor of job satisfaction indicated there was about a .261 decrease in job satisfaction for each one-point increase in opportunities for promotion. In other words, job satisfaction tends to decrease as opportunities for promotion increases. The squared semi-partial coefficient (sr^2) of -.123 indicated that 12.3% of the variance in job satisfaction is uniquely accounted for by opportunities for promotion, when work on the present job, pay, supervision, and coworker relationships are controlled.

Supervision. The positive slope for supervision (.106) as a predictor of job satisfaction showed that there was a .106 increase in job satisfaction for each additional one-point increase in supervision, controlling for work on the present job, pay, opportunities for promotion, and coworker relationships. In other words, job satisfaction tends to increase as supervision increases. The squared semi-partial coefficient (sr^2) of .191 indicated that 19.1% of the variation in job satisfaction is uniquely accounted for by supervision, when all other predictor variables are controlled.

Coworkers relationships. The positive slope for coworkers' relationships (.278) indicated that there was a .278 increase in job satisfaction for each additional one-point increase in coworkers' relationships, controlling for work on the present job, pay, opportunities for promotion, and supervision. In other words, job satisfaction tends to increase as coworkers' relationships increases. The squared semi-partial coefficient (sr^2) of .547 indicated that 54.7% of the variation in job is uniquely accounted for by coworkers' relationships, when all other predictor variables are controlled. Table 3.6 depicts the summary of the regression analysis.

Table 6

Regression Analysis Summary for Predictor Variables

Variable	Unstandardized Coefficients *B*	Unstandardized Coefficients S.E *B*	Standardized Coefficients *β*	*t*	Sig.	Part correlations	Collinearity Statistics Tolerance	Collinearity Statistics VIF
(Constant)	18.754	8.388		2.236	.028			
Work	-.026	.050	-.046	-.521	.604	-.043	.472	2.120
Pay	.112	.210	.046	.533	.595	.044	.560	1.786
Promotion	-.246	.163	-.139	-1.506	.135	-.123	.505	1.980
Supervision	.106	.045	.203	2.337	.022	.191	.862	1.160
Coworkers	.278	.042	.549	6.679	.000	.547	.988	1.013

Note. Dependent Variable = Job Satisfaction

Analysis summary. The purpose of this study was to examine the relationship between work on the present job, pay, opportunities for promotion, supervision, and coworker relationships in predicting job satisfaction. I used standard multiple linear regression analysis to evaluate the ability of work on the present job, pay, opportunities for promotion, supervision, and coworker relationships to predict the value of job satisfaction. Assumptions surrounding multiple regression were assessed with no serious violations noted. The regression model, as a whole, significantly predicted job satisfaction with $F(5, 95) = 10.806$, $p < .05$, $R^2 = .363$. The final model indicated that supervision and coworker relationships were found to be statistically significant predictors of job satisfaction after controlling for other predictor variables. The other predictors, though not statistically significant, provided useful predictive information about job satisfaction, as their removal will affect the potency of the model in predicting job satisfaction. The conclusion from this analysis was work on the present job, pay, opportunities for promotion, supervision, and coworker relationships predicts job satisfaction but only supervision and coworker relationships were statistically significantly associated with job satisfaction among bank employees in Nigeria.

Theoretical discussions of Findings. In the two-factor theory, Herzberg et al.'s (1959) findings were consistent with other research findings related to correlates of job satisfaction among employees. Like Herzberg, Ibidun et al. (2015), Slimane (2017), Alfayad and Arif (2017) conducted studies to examine what factors promote job satisfaction among employees in business organizations. Ibidun et al. (2015), Slimane (2017), Alfayad and Arif (2017) posited that higher levels of intrinsic and extrinsic job satisfaction are positively associated with employees' performance and shows positive linkage with organization commitment. Charoensukmongkol et al. (2016) inferred that when employees' job satisfaction levels are fulfilled, turnover rates may diminish, and the organization may be successful.

Similar to Herzberg, Kalhoro et al. (2017) conducted a mixed-methods study to investigate the collective impact of intrinsic and extrinsic motivation on organizational commitment and work performance of bank officers in Pakistan. Their study indicated extrinsic and intrinsic motivations are positively and significantly associated with employees' performance and have a significant relationship on job satisfaction. However, similar to the results of this study, Kalhoro et al. (2017) concluded the absence of extrinsic rewards resulted in employee voluntary turnover.

The study results indicated the multiple regression model significantly F (5, 95) = 10.806, $p < .05$, $R^2 = .363$) predicts employees' job satisfaction. Similarly, Derby-Davis (2014) conducted a quantitative study using multiple regression to test Herzberg's TFT on the independent variables of job motivational factors and hygienic factors. Derby-Davis (2014) found that a combination of intrinsic and extrinsic job satisfaction factors (F (4, 94) = 13.196, $p < .00$) significantly affect job satisfaction among nurses' and their decision to stay within their organization.

I did not find any studies directly related to correlates of job satisfaction among bank employees in Nigeria. However, in this study's multiple regression model, extrinsic job factors (supervision and coworker relationship) were the only statistically significant predicting variables that influenced employees' job satisfaction. Employees are motivated, committed, and dedicated to work when extrinsic job satisfaction factors are present (Ismail & El Nakkache, 2014; Zheng, Talley, Faubion, & Lankford, 2017). The findings of this study align with Herzberg's TFT that the absence of the hygiene factors (extrinsic job factors) might lead to job dissatisfaction and the study findings also support that assertion as indicated by the predictors, supervision and coworker relationships, which were found to statistically significantly predict job satisfaction. However, all the other predictors though not significant were important predictors of job satisfaction, as their removal will affect the potency of the model in predicting job satisfaction.

Applications to Professional Practice

Employee job satisfaction is affected by both personal and workplace characteristics (Zheng et al., 2017). Business leaders can improve employee job satisfaction and decrease employee turnover by working to increase intrinsic and extrinsic job satisfaction factors in their organization. Employee job satisfaction exists when hygiene (extrinsic) and motivational (intrinsic) factors are present (Herzberg et al., 1959). The findings in this study are relevant to improved business practice because they provide effective hygiene and motivational factors to assist bank business leaders (a) understand how the intrinsic and extrinsic job satisfaction factors correlate to motivate or demotivate employees and (b) decrease employee turnover. In addition, the findings indicate hygiene (extrinsic) factors are statistically significant correlates for employee job satisfaction, which provides an important area of focus regarding extrinsic rewards for business leaders to concentrate their efforts in order to improve job satisfaction among employees. Business leaders who succeed in supporting their employees' extrinsic factors influence their employees' desire to remain in their organization (Peachey, Burton, & Wells, 2014). Su, Wright, and Ulrich (2015) indicated that business leaders who display commitment towards their employees persuade the employee to improve their performance.

Business leaders need to understand the reasons why employees are dissatisfied on the job and analyze the reasons why employees quit their organizations, which may yield valuable feedback to help business leaders improve employee job satisfaction. Understanding the correlates of job satisfaction, especially the factors that influence an employee’s decision to quit the organization can aid business leaders to develop strategies to help reduce costs and retain their employees (Anitha & Begum, 2016). The applicability of the study findings in relation to the professional practice of business is costs reductions associated with job dissatisfaction among bank employees. The decline in employee job satisfaction may result in decreased productivity, increased job turnover, ultimately affecting business profitability and market share (Berg & Smith, 2017; Kabore, 2017). When employees have negative emotional reaction to hygiene (extrinsic) factors on the job, it propels employee job turnover (Pietersen & Oni, 2014; Raz, 2017). Business leaders who develop and implement an employee retention strategy that focuses on addressing the employees’ concern with extrinsic factors may improve job satisfaction and minimize the employees' intention to quit, which may reduce costs associated with turnover. The retention of experienced employees ensures a stable workforce to the bank and continuous tax revenue to the government.

Implications for Social Change

The implications for positive social change for the employees, communities, organizations, and societies include the potential improvement in the employees’ wellbeing through personal and professional growth by implementing effective strategies that lead to understanding what intrinsic and extrinsic factors motivates employees. Job dissatisfaction among employees leads to decreased productivity, negative emotional wellbeing, increased employee turnover, and social friction among individuals in communities (Basri, Rashid, Abashah, & Samah, 2017; Bednarska & Szczyt, 2015). The bank business leader’s approach to understanding the factors that increase employee’s job satisfaction may (a) decrease costs by reducing employee turnover in the organization, (b) promote supportive work environments that improve employee morale, (c) provide stability in workforce, and (d) improve organizational growth. Employees who are satisfied with their organizations have a positive emotional well-being, remain long in the organization, and maintain positive relationships with their communities, families, organizations, and societies (Lyon, 2016).

Society may benefit from this study, as bank leaders, by understanding what factors motivate their employees may implement strategies that improve employee job satisfaction and motivate employees to stay in their organization which can help reduce unemployment rate and maintain positive relationships between the employees, their families, and their communities. When business leaders develop and implement strategies to increase job satisfaction among employees, the employee-supervisor relationship and the employee’s motivation and commitment towards their organization may increase. The social implications of increased job satisfaction factors may have a positive effect on the employees’ perspective and stakeholders’ perspective of their organization in the community.

Recommendations for Action

It is important for business leaders to understand how to improve employee job satisfaction. Satisfied employees will remain in organizations when they are happy in their work environment (Huang & Gamble, 2015). The results from this study may help bank leaders to develop effective strategies for increasing job satisfaction among bank employees. The recommendations for action to reduce job dissatisfaction in bank employees includes (a) providing positive working relationship with supervisors, (b) providing a conducive working environment for employees and coworkers where strategies and employee benefits are properly communicated and are visible to share within the organization, (c) providing competitive salaries and incentives to encourage employees, and (d) providing flexible working conditions that encourage employees' personal and professional growth. Bank leaders may use the recommendations to help develop effective job satisfaction strategies to help retain employees and reduce organizational costs related to turnover intentions in the banking industry.

The results and recommendations of this study will be beneficial to individuals, banks, other financial institutions, and the academia. I intend to present the study findings at professional conferences and through training courses that involve employee job satisfaction. Additionally, I plan to publish this study in the ProQuest/UMI dissertation database and in scholarly journals such as the *Academy of Management Journal*, published by the American Academy of Management, USA to help disseminate the findings to a broader audience. Upon request, I will avail the results of the study to banks and all the participants that assisted in the research study by recruiting participants and completing the online survey questionnaires.

Recommendations for Further Research

Further research related to improving business practice includes (a) expanding the study to different industries within Nigeria, (b) expanding the study to different geographical locations, (c) using different measurement instruments to capture job satisfaction factors among employees, and (d) conducting a qualitative study. By expanding the study to different industries and different geographical areas, the employees' views, from the different industries and locations outside of banking and Nigeria, may highlight different opinions and perspectives regarding employee job satisfaction. In addition, expanding to different industries and geographical locations may allow researchers collect information from a broader population and different cultures. Further research may provide researchers other opportunities to examine reasons for employee job satisfaction, which may help improve employee productivity and reduce organizational costs associated with employee turnover.

The measurement of employee job satisfaction in this study focused on the use of the job descriptive index (JDI) instrument, I recommend the use of other measuring instruments to collect data relating to employee job satisfaction in future research. Researchers employing other instruments to gather data may capture topics and themes not discussed in this study. In addition, researchers may want to conduct a qualitative study to comprehend the strategies business leaders employ to increase employee job satisfaction. From using other instruments and conducting a qualitative study, the researcher may be able to add to scholarly knowledge and better understand employee job satisfaction in business organizations.

Reflections

I underestimated the challenges involved in completing the DBA doctoral study process due to my initial beliefs that it was not a rigorous program and that the research process would not be time consuming. I had to surmount several personal and academic challenges relating to time, health, revamping of my doctoral study topic, and academic writing at the doctoral level. Despite the several challenges encountered during the DBA doctoral study process, this has been one of the most rewarding learning experiences in my life.

As a senior bank executive in in Nigeria, I have held several assumptions about job satisfaction among bank employees due to my experience with dissatisfied employees in the banking industry. Some of these assumptions are what inspired me to conduct this research study. I assumed that several factors were responsible for job satisfaction among bank employees, while other factors led to employee job dissatisfaction in the workplace. However, I lacked the evidence to support these assumptions until this research study. This study helped me confirm that hygiene (extrinsic) factors such as quality of supervision and coworker relationship were important predictors of job satisfaction in the workplace among bank employees in Nigeria.

I also had the assumption that bank employees took great pride in their jobs, and that work was the most important focal point for bank employees due to culture and locality. I had to reappraise my thinking and assumption based on the review of literature on the topic and the results of this study. I learned that as work increased, job satisfaction declined among bank employees in Nigeria. I found this very revealing due to my prior assumption that bank employees enjoyed their jobs. I now believe that bank leaders should develop strategies that promote elements of work in banks that lead to increase in job satisfaction among employees.

Summary and Study Conclusions

Business leaders should understand the importance of the correlates of job motivators and job hygiene factors and focus on addressing the issues of employee job satisfaction to increase retention, improve productivity, and create workforce stability. Leaders need to gain the knowledge in understanding the job motivators and job hygiene factors that will help them increase employee job satisfaction. In this study, I found that intrinsic and extrinsic job satisfaction factors were predictors of employee job satisfaction, however, extrinsic job satisfaction factors significantly predict employee job satisfaction. The findings indicated that bank employees were concerned with extrinsic job satisfaction factors like supervision and coworker relationships as it relates to predicting employee job satisfaction.

Researchers have been seeking to find answers to how job motivators and job hygiene factors affects employee job satisfaction in business organizations. Herzberg's TFT (1959) is a guide to understanding how intrinsic and extrinsic job satisfaction factors affects employees' job satisfaction and the reason for employee's remaining or quitting organizations. In my study, the TFT has given me an insight to understand how extrinsic job satisfaction factors significantly relates to employee job satisfaction. To increase job satisfaction among employees, business leaders must gain the knowledge to understand the importance of how job motivators and job hygiene factors affect employees' job satisfaction levels in the workplace and strive to address the issues.

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